


Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L1	 25	(applying and second and discount and transaction and grace and period and customer and rating)". CLM"	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT	OR	ON	2005/10/25 15:56

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
S1	1161	(705/14,26,27).CCLS.	USPAT; USOCR	OR	OFF	2002/08/21 09:47
S2	507	((705/14,26,27).CCLS.) and (discount\$ or coupon or incentive or bonus)	USPAT	OR	OFF	2002/08/21 11:26
S3	98	((705/14,26,27).CCLS.) and (discount\$ or coupon or incentive or bonus)) and ((customer or client or shopper or consumer or buyer) near5 (rating or rank or ranking or score or standing or preferred or status or standing or position))	USPAT	OR	OFF	2002/08/21 11:27
S4	187	((705/14,26,27).CCLS.) and ((customer or client or shopper or consumer or buyer) near5 (rating or rank or ranking or score or standing or preferred or status or standing or position))	USPAT	OR	OFF	2002/08/21 10:28
S5	126	((705/14,26,27).CCLS.) and ((grace or transaction or purchase or discount or incentive or bonus or award or promotion\$) near5 (period or timeframe))	USPAT	OR	OFF	2002/08/21 10:35
S6	79	((705/14,26,27).CCLS.) and ((grace or transaction or purchase or discount or incentive or bonus or award or promotion\$) near5 (period or timeframe))) and (rating or rank or ranking or score or standing or preferred or status or standing or position)	USPAT	OR	OFF	2002/08/21 10:36
S7	98	((705/14,26,27).CCLS.) and (discount\$ or coupon or incentive or bonus)) and ((grace or transaction or purchase or discount or incentive or bonus or award or promotion\$) near5 (period or timeframe))	USPAT	OR	OFF	2002/08/21 11:29
S8	64	((705/14,26,27).CCLS.) and (discount\$ or coupon or incentive or bonus)) and ((grace or transaction or purchase or discount or incentive or bonus or award or promotion\$) near5 (period or timeframe))) and (rating or rank or ranking or score or standing or preferred or status or standing or position)	USPAT	OR	OFF	2002/08/21 11:16

S9	34	(((((705/14,26,27).CCLS.) and (discount\$ or coupon or incentive or bonus)) and ((grace or transaction or purchase or discount or incentive or bonus or award or promotion\$) near5 (period or timeframe))) not (((((705/14,26,27).CCLS.) and ((grace or transaction or purchase or discount or incentive or bonus or award or promotion\$) near5 (period or timeframe))) and (rating or rank or ranking or score or standing or preferred or status or standing or position)))	USPAT	OR	OFF	2002/08/21 11:22
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S12	121	((705/16,41).CCLS.) and (discount\$ or coupon or incentive or bonus)	USPAT	OR	OFF	2002/08/21 11:23
S13	11	((705/16,41).CCLS.) and (discount\$ or coupon or incentive or bonus)) and ((grace or transaction or purchase or discount or incentive or bonus or award or promotion\$) near5 (period or timeframe))	USPAT	OR	OFF	2002/08/21 11:23
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S15	2883	(235/375,380).CCLS.	USPAT; USOCR	OR	OFF	2002/08/21 11:26
S16	325	((235/375,380).CCLS.) and (discount\$ or coupon or incentive or bonus)	USPAT	OR	OFF	2002/08/21 11:26

S17	46	(((235/375,380).CCLS.) and (discount\$ or coupon or incentive or bonus)) and ((customer or client or shopper or consumer or buyer) near5 (rating or rank or ranking or score or standing or preferred or status or standing or position))	USPAT	OR	OFF	2002/08/21 11:27
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S19	2045	(705/14,26,27).CCLS.	USPAT; USOCR	OR	OFF	2005/10/25 10:36
S20	849	((705/14,26,27).CCLS.) and (discount\$ or coupon or incentive or bonus)	USPAT	OR	OFF	2005/10/25 10:36
S21	180	(((705/14,26,27).CCLS.) and (discount\$ or coupon or incentive or bonus)) and ((customer or client or shopper or consumer or buyer) near5 (rating or rank or ranking or score or standing or preferred or status or standing or position))	USPAT	OR	OFF	2005/10/25 10:36
S22	331	((705/14,26,27).CCLS.) and ((customer or client or shopper or consumer or buyer) near5 (rating or rank or ranking or score or standing or preferred or status or standing or position))	USPAT	OR	OFF	2005/10/25 10:36
S23	200	((705/14,26,27).CCLS.) and ((grace or transaction or purchase or discount or incentive or bonus or award or promotion\$) near5 (period or timeframe))	USPAT	OR	OFF	2005/10/25 10:36
S24	128	(((705/14,26,27).CCLS.) and ((grace or transaction or purchase or discount or incentive or bonus or award or promotion\$) near5 (period or timeframe))) and (rating or rank or ranking or score or standing or preferred or status or standing or position)	USPAT	OR	OFF	2005/10/25 10:36
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S26	107	(((((705/14,26,27).CCLS.) and (discount\$ or coupon or incentive or bonus)) and ((grace or transaction or purchase or discount or incentive or bonus or award or promotion\$) near5 (period or timeframe))) and (rating or rank or ranking or score or standing or preferred or status or standing or position)	USPAT	OR	OFF	2005/10/25 10:36
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S28	574	(705/16,41).CCLS.	USPAT; USOCR	OR	OFF	2005/10/25 10:36
S29	<i>Rw</i> 46	(((((705/14,26,27).CCLS.) and (discount\$ or coupon or incentive or bonus)) and ((grace or transaction or purchase or discount or incentive or bonus or award or promotion\$) near5 (period or timeframe))) not (((705/14,26,27).CCLS.) and (discount\$ or coupon or incentive or bonus)) and ((grace or transaction or purchase or discount or incentive or bonus or award or promotion\$) near5 (period or timeframe))) and (rating or rank or ranking or score or standing or preferred or status or standing or position))	USPAT	OR	OFF	2005/10/25 10:36
S30	187	((705/16,41).CCLS.) and (discount\$ or coupon or incentive or bonus)	USPAT	OR	OFF	2005/10/25 10:36
S31	<i>Lead</i> 26	((705/16,41).CCLS.) and (discount\$ or coupon or incentive or bonus)) and ((grace or transaction or purchase or discount or incentive or bonus or award or promotion\$) near5 (period or timeframe))	USPAT	OR	OFF	2005/10/25 10:36

S32	<i>Rev</i>	35	((705/16,41).CCLS.) and (discount\$ or coupon or incentive or bonus)) and ((customer or client or shopper or consumer or buyer) near5 (rating or rank or ranking or score or standing or preferred or status or standing or position))	USPAT	OR	OFF	2005/10/25 10:36
S33		3974	(235/375,380).CCLS.	USPAT; USOCR	OR	OFF	2005/10/25 10:36
S34		499	((235/375,380).CCLS.) and (discount\$ or coupon or incentive or bonus)	USPAT	OR	OFF	2005/10/25 10:36
S35	<i>Rev</i>	60	((235/375,380).CCLS.) and (discount\$ or coupon or incentive or bonus)) and ((customer or client or shopper or consumer or buyer) near5 (rating or rank or ranking or score or standing or preferred or status or standing or position))	USPAT	OR	OFF	2005/10/25 10:36
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Set	Items	Description
S1	93462	INCENTIVE? ? OR REBATE? ? OR BONUS?? OR DISCOUNT? ? OR COU-PON? ?
S2	1616842	SCORE? ? OR RATE? OR RATING? OR GRAD??? OR RANK? OR SCORING
S3	1855132	CONSUMER? OR USER? OR BUYER? OR PARTICIPANT? OR CUSTOMER? - OR CLIENT? OR SUBSCRIBER? OR MEMBER? ? OR INDIVIDUAL? OR PERS-ON? ?
S4	4489	S1(3N) (PROGRESS? OR INCREAS? OR SECOND OR 2ND OR FIRST OR - 1ST OR ANOTHER OR DIFFERENT? OR DISPARAT? OR SEPARATE?)
S5	1251	GRACE(5N) (PERIOD OR TIME OR INTERVAL? ?)
S6	1	S4 AND S5
S7	405	S4 AND S2 AND S3
S8	131	S7(15N) (GRACE OR PERIOD OR TIME OR INTERVAL? ?)
S9	107	(S6 OR S8) NOT PY>1998
S10	105	S9 NOT PD=19980327:20010327
S11	105	RD (unique items)
S12	0	S11 AND S5
S13	143	S4(15N)S2(15N)S3
S14	53	S13(15N) (GRACE OR PERIOD OR TIME OR INTERVAL? ?)
S15	46	(S6 OR S14) NOT PY>1998
S16	46	RD (unique items)
File	2:INSPEC	1898-2005/Oct W3 (c) 2005 Institution of Electrical Engineers
File	35:Dissertation Abs Online	1861-2005/Sep (c) 2005 ProQuest Info&Learning
File	65:Inside Conferences	1993-2005/Oct W4 (c) 2005 BLDSC all rts. reserv.
File	99:Wilson Appl. Sci & Tech Abs	1983-2005/Sep (c) 2005 The HW Wilson Co.
File	474:New York Times Abs	1969-2005/Oct 24 (c) 2005 The New York Times
File	475:Wall Street Journal Abs	1973-2005/Oct 21 (c) 2005 The New York Times
File	583:Gale Group Globalbase(TM)	1986-2002/Dec 13 (c) 2002 The Gale Group
File	256:TecInfoSource	82-2005/Jan (c) 2005 Info.Sources Inc

16/5/1 (Item 1 from file: 2)

DIALOG(R) File 2:INSPEC

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06245992 INSPEC Abstract Number: C9606-1290D-016

Title: Hiring and leasing with nonlinear prices

Author(s): Dobbs, I.M.

Author Affiliation: Sch. of Bus. Manage., Newcastle upon Tyne Univ., UK

Journal: Management Science vol.41, no.11 p.1793-805

Publisher: Inst. Oper. Res. & Manage. Sci,

Publication Date: Nov. 1995 Country of Publication: USA

CODEN: MSCIAM ISSN: 0025-1909

SICI: 0025-1909(199511)41:11L:1793:HLWN;1-O

Material Identity Number: M120-96004

U.S. Copyright Clearance Center Code: 0025-1909/95/4111/1793\$01.25

Language: English Document Type: Journal Paper (JP)

Treatment: Theoretical (T)

Abstract: This paper examines the problem of a monopolist setting an optimal nonlinear pricing schedule in the face of consumers of unknown type who arrive randomly over time and self-select a choice of hire period. The major determinant of pricing policy is the customer arrival distribution, with the overall level of price higher than in the atemporal yield management/nonuniform pricing solution by a margin which increases with the average frequency with which potential customers arrive. By contrast, the solution is generally fairly insensitive to variations in the time rate of discount, although there is a tendency for the rate of price discount to increase with increases in the time discount rate.

(9 Refs)

Subfile: C

Descriptors: commerce; costing; economics; management science; marketing

Identifiers: leasing; hiring; nonlinear prices; monopolist; optimal nonlinear pricing schedule; consumers; random arrival; pricing policy; customer arrival distribution; yield management; nonuniform pricing; time discount rate; price discrimination; quality discounts

Class Codes: C1290D (Systems theory applications in economics and business)

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16/5/2 (Item 2 from file: 2)

DIALOG(R) File 2:INSPEC

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02036129 INSPEC Abstract Number: B77016043

Title: The long-term performance degradation of a radioisotope thermoelectric generator using silicon germanium

Author(s): Stapfer, G.; Truscello, V.C.

Author Affiliation: Jet Propulsion Lab., Pasadena, CA, USA

Conference Title: 11th Intersociety Energy Conversion Engineering Conference Part II p.1533-8

Publisher: American Inst. Chem. Engrs, New York, NY, USA

Publication Date: 1976 Country of Publication: USA v+1009 pp.

Conference Sponsor: American Inst. Chem. Engrs.; American Nucl. Soc.; Soc. Automotive Engrs.; et al

Conference Date: 12-17 Sept. 1976 Conference Location: State Line, NV, USA

Language: English Document Type: Conference Paper (PA)

Treatment: Experimental (X)

Abstract: The successful utilization of a radioisotope thermoelectric generator (RTG) as the power source for spaceflight missions requires that

the performance of such an RTG be predictable throughout the mission. Several mechanisms occur within the generator which tend to degrade the performance as a function of operating time. The impact which these mechanisms have on the available output power of an RTG depends primarily on such factors as time, temperature and self-limiting effects. The relative magnitudes, rates and temperature dependency of these various degradation mechanisms have been investigated separately by coupon experiments as well as 4-couple and 18-couple module experiments. This paper discusses the different individual mechanisms and summarizes their combined influence on the performance of an RTG. Also presented as part of the RTG long-term performance characteristics is the sensitivity of the available RTG output power to variations of the individual degradation mechanisms thus identifying the areas of greatest concern for a successful long-term mission. (4 Refs)

Subfile: A B

Descriptors: germanium alloys; reliability; silicon alloys; space vehicle power plants; thermoelectric devices; thermopiles

Identifiers: radioisotope thermoelectric generator; power source; output power; time; temperature; magnitudes; module experiments; characteristics; long term performance degradation; space flight mission; self limiting effects; Si-Ge

Class Codes: A8630M (Thermoelectric conversion); B7630B (Power supplies); B8460 (Other direct energy conversion)

16/5/3 (Item 1 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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01411804 ORDER NO: AADAA-I9516847

THE OPTIMAL GROWTH PORTFOLIO AS PRICING PORTFOLIO FOR DYNAMICALLY TRADED ASSETS

Author: JOHNSON, BLAKE ELIOT

Degree: PH.D.

Year: 1995

Corporate Source/Institution: STANFORD UNIVERSITY (0212)

Adviser: DAVID G. LUENBERGER

Source: VOLUME 56/01-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 302. 109 PAGES

Descriptors: ECONOMICS, FINANCE; BUSINESS ADMINISTRATION, BANKING; OPERATIONS RESEARCH

Descriptor Codes: 0508; 0770; 0796

This thesis addresses the problem of valuing assets which can be traded dynamically over time. The problem is addressed in both an "arbitrage" framework and in a standard dynamic equilibrium framework. The principal result of the thesis is the identification of a compact and intuitively rich representation of equilibrium asset prices for the dynamic setting. Specifically, it is shown that the optimal growth portfolio acts a "pricing portfolio" for dynamically traded assets, with this term justified by the results: (1) the expected return of any asset is equal to the risk free rate plus the asset's covariance with the optimal growth portfolio and (2) the price of any derivative asset is equal to the expected net present value of its cashflows when the return of the optimal growth portfolio is used as discount rate.

A second important result of the thesis is the identification of the sources of uncertainty which impact the cashflows of the traded securities or which affect the form of individuals' possibly state dependent preferences as the basic determinants of security price changes over time. It is shown that there must be, at a minimum, as many of these

"fundamental risks" as there are non-redundant securities, and that in general individuals will choose their investment portfolios to track each such risk. Together these results imply that (1) the distribution of security returns must be a non-stationary function of the numerous "fundamental risks" and (2) separation based portfolio choice and asset pricing results cannot have content in the dynamic setting. When combined with the optimal growth portfolio pricing result, the fundamental risk basis of individuals' portfolio demands makes possible a direct comparison of the portfolio choice and asset pricing results of the single period and dynamic settings. This comparison shows that although the investors' demands for securities as hedges against changes in the fundamental risks cause the market portfolio to differ from the optimal growth portfolio in the dynamic setting, the "dynamic efficiency" of the optimal growth portfolio demonstrates an important parallel between the results presented here and the CAPM's result for the single period setting.

16/5/4 (Item 2 from file: 35)
DIALOG(R) File 35:Dissertation Abs Online
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01234888 ORDER NO: AAD92-23731
INCENTIVES THAT MAXIMIZE TEACHER MOTIVATION AS PERCEIVED BY ARIZONA EXEMPLARY TEACHERS
Author: GRETZINGER, NANCY KATHRYN
Degree: ED.D.
Year: 1992
Corporate Source/Institution: NORTHERN ARIZONA UNIVERSITY (0391)
Chair: THOMAS R. RENO
Source: VOLUME 53/04-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 1003. 131 PAGES
Descriptors: EDUCATION, ADMINISTRATION; EDUCATION, CURRICULUM AND INSTRUCTION
Descriptor Codes: 0514; 0727

This study identified and compared, in a qualitative and quantitative manner, key incentives that maximized teacher motivation. Arizona exemplary teachers are defined as the 1988-1992 Teachers of the Year, and Ambassadors of Excellence (runners-up).

The survey was created by the investigator and required the respondents to rate a list of forty incentives (twenty each of extrinsic and intrinsic), identify the five most highly motivating incentives, provide comments and report demographic data. The high (100 percent) response rate of the twenty-five respondents facilitated both analysis and interpretation of results.

Frequency analysis was used to determine which incentives were most valued. Respondents ranked seeing students learn/achieve as the highest motivator. The next highest **ranked** motivators were: opportunity to influence young people, feeling of worthwhile accomplishment, higher salaries, reduced teaching load/class size and additional prep time . **Individual** teachers are motivated by **different incentives** .

Overall, the intrinsic motivator provides a better incentive for educators, however some extrinsic motivators are also important. Elementary teachers are most intrinsically motivated with 80% of their top ten motivators being intrinsic, with high school teachers next with 70%, and the middle/junior high teachers chose 60% intrinsic motivators.

Demographically, the majority of the participants were female (64%), most had masters degrees (68%) and they typically continued in the same position. The average teacher was 42, and had been in the classroom for 14.5 years.

Teacher's motivation is critical to the success of public education,

the well being of our children and the future of our society. This investigator believes as we move into the future, it is extremely important that we focus on teachers as a vehicle for improving education.

16/5/5 (Item 3 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01128522 ORDER NO: AAD90-32759
MACROECONOMIC POLICIES IN OVERLAPPING GENERATIONS ECONOMIES (GOVERNMENT EXPENDITURES, TAX/SUBSIDY SYSTEMS)
Author: KATAOKA, TAKAO
Degree: PH.D.
Year: 1990
Corporate Source/Institution: THE UNIVERSITY OF ROCHESTER (0188)
Supervisors: JAMES A. KAHN; JOHN H. BOYD, III
Source: VOLUME 51/06-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 2103. 173 PAGES
Descriptors: ECONOMICS, GENERAL; ECONOMICS, FINANCE; ECONOMICS, THEORY
Descriptor Codes: 0501; 0508; 0511

This thesis examines macroeconomic policies in overlapping generations economies.

Chapter 2 studies three tax/subsidy-systems--on labor income, capital income, and investment where each period's government chooses a current tax rate to maximize a given "current social welfare function" defined only on the utilities of currently-lived consumers. This chapter shows: (i) Under non-distortionary labor income tax system, government behavior is not consistent with any non-trivial steady state equilibrium allocation. (ii) With distortionary capital income taxation, the government may voluntarily stabilize the optimal steady state equilibrium allocation. (iii) Under the capital income tax system, if each period's government can commit to future tax rate, government behavior is inconsistent with long-run optimality.

Chapter 3 introduces government expenditures. The old consumers benefited from an increase in government expenditures financed by public bonds. However, young consumers may not have such a "myopic" incentive to increase government expenditures because they are afraid of "the punishment of future government". If the young generations' interests are not reflected in the policy decision process, the society cannot attain a "long-run" efficient allocation.

Chapter 4 introduces financial intermediaries. The main conclusions are: (i) In the stationary state equilibria, an increase in monetary growth rate increases real interest rates while an increase in government expenditures decreases real interest rates. (ii) The stationary state equilibria are unstable (stable) under the "k%-money supply rule" (real interest rate targeting policy rule). (iii) The model may explain low frequency negative correlations between real interest rates and inflation rate observed in the US economy. (iv) The "financial view of business fluctuations", emphasized by Bernanke (1983) etc., is consistent with the observation of comovement between the interest rates on bank deposits and loans.

Chapter 5 considers whether "economic justice" and efficiency are consistent in an intergenerational economy. Both the no-envy criterion (Foley (1967)) and egalitarian-equivalence (Pazner and Schmeidler (1978)) are applied to a non-production OG model. An efficient and envy-free allocation and an efficient and egalitarian-equivalent allocation exist with stationary endowments. However, these results are sensitive to the stationary assumption.

16/5/6 (Item 4 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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743595 ORDER NO: AAD81-09413
POLITICAL PARTICIPATION IN CHANGING SOCIETIES: THE U. S. CASE
Author: DELLI CARPINI, MICHAEL XAVIER
Degree: PH.D.
Year: 1980
Corporate Source/Institution: UNIVERSITY OF MINNESOTA (0130)
Source: VOLUME 41/11-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 4822. 415 PAGES
Descriptors: POLITICAL SCIENCE, GENERAL
Descriptor Codes: 0615

Political participation is the result of the interaction of individual and organizational incentives to participate. At any particular point in time, the population of a political system can be categorized according to the level of individual capacity for the interest of participating. This "natural" rate of participation is affected by organizational incentives to participate, with different categories of people motivated by different incentives. By noting the shape of a population (in terms of individual capacity and interest) and the organizational incentives available during a particular period, differences in the level of stability of political participation among groups can be explained. By considering changes in both the shape of a population and the organization incentives available to it over time, long-term changes in political participation can also be explained. Focusing on electoral politics and political party organizations, this argument is tested using data from the United States.

16/5/7 (Item 5 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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695615 ORDER NO: AAD80-23173
AN INTERREGIONAL MODEL OF HOUSING AND MORTGAGE MARKETS
Author: SIRMANS, GEORGE STACY
Degree: PH.D.
Year: 1980
Corporate Source/Institution: UNIVERSITY OF GEORGIA (0077)
Source: VOLUME 41/04-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 1689. 81 PAGES
Descriptors: BUSINESS ADMINISTRATION
Descriptor Codes: 0310

The interaction between the housing market and the mortgage market produces a very complex relationship. For this reason, it is impossible to examine one market without considering the other. Changes in such mortgage market variables as the availability of mortgage credit and the mortgage interest rate have immediate effects on the housing market. Shifts in demand for housing, in turn, have an impact on mortgage interest rates.

This study analyzes the relationships between important mortgage market variables and the rate of output of new housing. The setting is regional markets for new single-family residential housing and the associated mortgage funds market. The effects of differences in mortgage credit availability and variations of mortgage interest rates on the level

of new housing starts are examined utilizing a two-stage least squares system of equations.

The role of the mortgage market in providing mortgage credit is important in new single-family housing because it has a direct influence on the demand for and the supply of this type housing. A lesser availability of mortgage credit decreases borrowers' demand by making down-payments and monthly charges too expensive for purchasers to absorb. Similarly the supply of new housing is influenced by the availability of mortgage credit since builders require these funds for construction and indirectly because their houses will be difficult to sell if the cost and non-price terms of this credit are too stringent for prospective homebuyers.

The price at which mortgage credit is obtainable also has a definite influence on the supply and demand for new single-family housing. As mortgage rates increase relative to alternative interest yields, mortgage lenders are willing to shift more funds into mortgages thereby reducing this financial constraint to homebuilders and giving them incentive to increase their rate of output of new housing. At the same time, however, an increase in the mortgage rate causes home buyers to defer purchases of new homes thereby reducing demand which would have the effect of reducing the rate of housing starts.

The results show that housing starts are positively related to the flow of mortgage credit and housing prices and negatively related to mortgage interest rates. Usury regulation is shown to restrict homebuilding by restricting the supply of funds available for mortgages.

16/5/8 (Item 1 from file: 474)

DIALOG(R) File 474:New York Times Abs

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00811814 NYT Sequence Number: 082592771026

(Fed Reserve raises discount rate for 2d time in less than 2 months, despite pressure from Pres Carter to hold down interest rates. All 12 regional Fed Reserve banks raise discount rates from 5.75% to 6%, bringing them into closer alignment with other short-term rates. Increase will reduce incentive for member banks to borrow from Fed Reserve. Graph of discount rate activity since '72, chart of new bond issues for Oct 25 (M).)

ALLAN, JOHN H

New York Times, Col. 4, Pg. 1, Sec. 4

Wednesday October 26 1977

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

SPECIAL FEATURES: Chart; Graph

COMPANY NAMES: FEDERAL RESERVE SYSTEM

DESCRIPTORS: BANK RESERVES; BOND PRICES AND TRADING VOLUME; CREDIT (GENERAL); DISCOUNT RATE; ECONOMIC CONDITIONS AND TRENDS; INTEREST (MONEY); STOCKS AND BONDS (GENERAL)

PERSONAL NAMES: ALLAN, JOHN H; CARTER, JIMMY (PRES)

GEOGRAPHIC NAMES: UNITED STATES

16/5/9 (Item 1 from file: 583)

DIALOG(R) File 583:Gale Group Globalbase(TM)

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06290037

Midland loan offers

UK: MIDLAND OFFERS DISCOUNT IN MORTGAGE SECTOR
The Times (TS) 02 Apr 1996 p.26
Language: ENGLISH

Remortgagers, how movers and first time buyers will benefit from a 3% first -year variable- rate discount following a decision of <UK-based> Midland Bank aiming at increasing mortgage sales. Midland Bank has also agreed to provide a GBt 750 cash payment to first- time buyers and Midland mortgage customers moving home will enjoy a loyalty bonus.

COMPANY: MIDLAND BANK

PRODUCT: Retail Banking Services (6006); Mortgage Bankers & Brokers (6160); Private Debt (E5650); Banking Institutions (6010);
EVENT: Commodity & Service Prices (72); Marketing Procedures (24);
COUNTRY: United Kingdom (4UK);

16/5/10 (Item 2 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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05871355
BRIEFINGS: On Monday/
UK: HALIFAX LAUNCHES NEW MORTGAGE RANGE
The Times (TS) 10 Jul 1993 p.26
Language: ENGLISH

The Halifax Building Society is replacing existing mortgages with a new range of products from 12 July 1993. There will be one-year discounts for new borrowers, with first time buyers and existing borrowers seeing higher discounts. First time buyers borrowing over GBP 100,000 for up to 60% of the purchase price will receive a discount of 3.55 on the variable rate. *

COMPANY: HALIFAX BUILDING SOCIETY

PRODUCT: Retail Banking Services (6006); Mortgage Bankers & Brokers (6160); Private Debt (E5650);
EVENT: Product Design & Development (33);
COUNTRY: United Kingdom (4UK);

16/5/11 (Item 3 from file: 583)
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05861252
Property is cheaper to buy than rent, claims estate agent
UK: BUYING PROPERTY IS NOW A BETTER OPTION
The Times (TS) 01 June 1993 p.5
Language: ENGLISH

Buying a property is once again cheaper than renting it, claims a survey by Savills, the leading estate agent. It now costs up to 50% less to make a monthly repayment on a mortgage than to pay rent, although this only applies to certain areas. Low interest rates and discount, for first -time buyers in particular, have made this possible. The source gives further details of the survey's findings, such as regional cost variations, including some data in chart form.

COMPANY: SAVILLS

PRODUCT: Residential Buildings (1520); Estate Agencies (6530EA);
EVENT: Commodity & Service Prices (72);
COUNTRY: United Kingdom (4UK);

16/5/12 (Item 4 from file: 583)

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05748605

Mortgage Trust woos advisers

UK - MORTGAGE TRUST HAS MORTGAGE PORTFOLIO
Financial Adviser (FLA) 11 March 1993 p6

Mortgage Trust's, centralised lender, new intermediary mortgage portfolio is funded by Leeds & Holbeck and West Bromwich building societies. Mortgage Trust Plan A, funded by West Bromwich, has three **rates** fixed until early 1996, and a 2% **first year discount** mortgage at 5.99% is also available to **first time buyers**. Leeds Holbeck is backing Plan B, which has a one-year fixed **rate** at 5.99%, a two-year fixed **rate** at 6.65% and a three-year fixed rate at 7.99%.

COMPANY: MORTGAGE TRUST; LEEDS & HOLBECK;

PRODUCT: Central Mortgage Lenders (6162CM); Building Societies (6120);
Mortgage Bankers & Brokers (6160);
EVENT: NEW SERVICE EXTENSION (36);
COUNTRY: United Kingdom (4UK); OECD Europe (415); European Economic
Community Countries (419); NATO Countries (420); South East Asia Treaty
Organisation (913);

16/5/13 (Item 5 from file: 583)

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05734487

NEWSWATCH: Midland raises first-timers' discount

UK - MIDLAND BOOSTS FIRST-TIME BUYER DISCOUNT
Money Marketing (MOM) 4 March 1993 p3

Midland Bank's **first - time buyers' discount** is being raised to 2% for the first year vs 1%, which gives first- **time** borrowers a **rate** of 5.99%. The discount is offered on pension, repayment and endowment mortgages.

COMPANY: MIDLAND BANK

PRODUCT: Mortgage Bankers & Brokers (6160);
EVENT: SERVICE PRICING (36);
COUNTRY: United Kingdom (4UK); OECD Europe (415); European Economic
Community Countries (419); NATO Countries (420); South East Asia Treaty
Organisation (913);

16/5/14 (Item 6 from file: 583)

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05678561

Abbey ends first-time discounts

UK - ABBEY ENDS DISCOUNTS FOR FIRST-TIMERS

Times (TS) 6 February 1993 p21

Abbey National will withdraw discounts offered to first - time buyers as from 08 February 1993, and replace these with fixed- rates : consequently, borrowers wanting a loan-to-value of 90%-95%, will be offered a fixed- rate of 5.99% until 31 October 1994; while for loan-to-value of 90%-under, the rate is set at 5.59% until 31 October 1994. Borrowers have to pay a GBP199 fee for the loans.

COMPANY: ABBEY NATIONAL

PRODUCT: Mortgage Bankers & Brokers (6160); Banking Institutions (6010);

EVENT: SERVICE WITHDRAWAL (36); NEW SERVICE EXTENSION (36);

COUNTRY: United Kingdom (4UK); OECD Europe (415); European Economic Community Countries (419); NATO Countries (420); South East Asia Treaty Organisation (913);

16/5/15 (Item 7 from file: 583)

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05470513

Moved fast to catch fixed rates

UK - HALIFAX/ABBAY NATIONAL RAISE FIXED-RATE MORTGAGES

Daily Telegraph (DT) 28 November 1992 p25

Halifax, building society, has increased from 8.55% to 8.99% the rate on its fixed-rate loan to the year 2000. Abbey National has also raised the rate on its fixed- rate mortgage, with 7.29%, vs 6.99%, for loans to January 1995, and 8.69%, vs 8.65%, for loans through to 2000. Source also details current mortgage discounts for first - time buyers , including data in table form.

COMPANY: HALIFAX BUILDING SOCIETY; ABBAY NATIONAL

PRODUCT: Mortgage Bankers & Brokers (6160);

EVENT: SERVICE PRICING (36); NEW SERVICE EXTENSION (36);

COUNTRY: United Kingdom (4UK); OECD Europe (415); European Economic Community Countries (419); NATO Countries (420); South East Asia Treaty Organisation (913);

16/5/16 (Item 8 from file: 583)

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05136453

Woolwich enhances fixed rate and discount home loans

UK - WOOLWICH INCREASES SCOPE OF FIXED-RATE MORTGAGE

Financial Adviser (FLA) 11 June 1992 p19

Woolwich Building Society has enhanced the scope of its three-year fixed-rate mortgage by allowing the mortgage to be portable between properties. The 9.95% fixed rate is offered on endowment and pension mortgages, and an application charge of GBP175 is charged. In addition,

Woolwich has widened its **first - time buyer discount** scheme to include business introduced by advisers. For loans of more than GBP60k, the discount, lasting for one year, is 1.75% if the loan is more than 90% of valuation, giving a rate of 9%, and 2.5% for loans of less than 90% of valuation, giving a rate of 8.25%. For loans below GBP60k, there is a discount of 1.2% if the loan is more than 90% of valuation, giving a rate of 9.5%, and a discount of 2% for below 90% of valuation, giving a rate of 8.75%.

COMPANY: WOOLWICH BUILDING SOCIETY

PRODUCT: Building Societies (6120); Mortgage Bankers & Brokers (6160);
EVENT: NEW SERVICE EXTENSION (36);
COUNTRY: United Kingdom (4UK); OECD Europe (415); European Economic Community Countries (419); NATO Countries (420); South East Asia Treaty Organisation (913);

16/5/17 (Item 9 from file: 583)

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05094248

BRIEFINGS: A two-year fixed-rate loan/
UK -LLOYDS BANK LAUNCHES FIXED-RATE MORTGAGE
Times (TS) 23 May 1992 p23

Lloyds Bank has launched a two-year fixed-rate mortgage at 9.99%, which is available only on pension and endowment mortgages. A GBP150 commitment fee is charged. Lloyds is also offering a capped mortgage with the **rate** capped at 10.7% for two years, during which **time** the **rate** will go down if Lloyds' standard **rate** goes down, to a minimum of 8.9%. An additional 1.75% **discount** is offered to **first - time buyers** .*

COMPANY: LLOYDS BANK

PRODUCT: Mortgage Bankers & Brokers (6160); Clearing Banks (6010CB);
EVENT: NEW SERVICE EXTENSION (36);
COUNTRY: United Kingdom (4UK); OECD Europe (415); European Economic Community Countries (419); NATO Countries (420); South East Asia Treaty Organisation (913);

16/5/18 (Item 10 from file: 583)

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05056016

Nationwide cuts home loan rate
UK - NATIONWIDE REDUCES MORTGAGE RATE
Times (TS) 7 May 1992 p17

Nationwide (UK), second biggest building society, has reduced its mortgage rate for new borrowers by between 0.4%-0.29%, while the **rate** for existing borrowers is under review. New borrowers will pay 10.7%, vs 10.99%, on loans of up to GBP60k. Nationwide is also offering **first - time buyers** a **discount** of 2% for one year, brining the **rate** down to 8.7%, if they borrow up to 90% of valuation..

COMPANY: NATIONWIDE BUILDING SOCIETY

PRODUCT: Mortgage Bankers & Brokers (6160); Building Societies (6120);
EVENT: SERVICE PRICING (36);
COUNTRY: United Kingdom (4UK); OECD Europe (415); European Economic
Community Countries (419); NATO Countries (420); South East Asia Treaty
Organisation (913);

16/5/19 (Item 11 from file: 583)
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05054707
Mortgage rate reduced to 10.65 per cent
UK - HALIFAX LEADS CUT IN MORTGAGE RATE
Times (TS) 6 May 1992 p17

Halifax Building Society, biggest mortgage lender, led the way in reducing its mortgage rate by 0.3% to 10.65%, following the 0.5% reduction to 10% in bank base rates on 05 May 1992. Other mortgage lenders are expected to reduce their own mortgage rates by the same percentage, although discounts offered to first-time buyers may be slightly reduced with both Nationwide and Abbey National saying they would make reductions.

COMPANY: HALIFAX BUILDING SOCIETY

PRODUCT: Mortgage Bankers & Brokers (6160); Building Societies (6120);
EVENT: SERVICE PRICING (36);
COUNTRY: United Kingdom (4UK); OECD Europe (415); European Economic
Community Countries (419); NATO Countries (420); South East Asia Treaty
Organisation (913);

16/5/20 (Item 12 from file: 583)
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05042106
UPDATE: NatWest discounts first-time mortgages
UK - NATWEST HOME LOANS OFFERS FIRST-TIME BUYER DISCOUNT
Money Marketing (MOM) 23 April 1992 p7

NatWest Home Loans is offering first-time buyers a discount of 1.5% on variable-rate mortgages for six months. Before the general election, NatWest Home Loans withdrew all of its 10- five- and two-year fixed-rate mortgages.*

COMPANY: NATWEST HOME LOANS

PRODUCT: Mortgage Bankers & Brokers (6160); Central Mortgage Lenders (6162CM);
EVENT: SERVICE PRICING (36);
COUNTRY: United Kingdom (4UK); OECD Europe (415); European Economic
Community Countries (419); NATO Countries (420); South East Asia Treaty
Organisation (913);

16/5/21 (Item 13 from file: 583)
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04896189

BRIEFINGS: TWO fixed rate mortgages/

UK - NEW MORTGAGE OFFERS FROM BRITANNIA/ALLIANCE & LEICESTER
Times (TS) 15 February 1992 p22

Britannia Building Society is offering a fixed- rate mortgage charging 10.3% until 31 December 1993, with a further 1% discount available to first - time buyers . Alliance & Leicester Building Society is offering a fixed- rate mortgage of 9.9% for two years, with the arrangement charge set at 0.5%.*

COMPANY: BRITANNIA BUILDING SOCIETY; ALLIANCE & LEICESTER BS

PRODUCT: Mortgage Bankers & Brokers (6160); Building Societies (6120);

EVENT: NEW SERVICE EXTENSION (36);

COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
South East Asia Treaty Organisation (913);

16/5/22 (Item 14 from file: 583)

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04854700

Mortgage rate cuts spread

UK - C&G CUTS MORTGAGE RATE

Times (TS) 25 January 1992 p29

Cheltenham & Gloucester (C&G) has cut its standard variable mortgage rate by 0.75% to 10.75%, which is lower than the rate of 10.95-10.99% which most other lenders have decided on. The C&G is also offering new borrowers a 1% discount, giving a rate of 9.75%. New borrowers will benefit from the rate cut immediately, while for existing borrowers the cut takes effect from 01 April 1992. The Britannia has reduced its standard rate to 10.95% vs 11.5%, while for first- time buyers the rate has been cut to 8.95%. The Leeds Permanent's standard rate falls to 10.99% vs 11.5%, with first- time buyers being offered a 1.5% discount for the first year, giving a rate of 9.4%. The Bristol & West's standard rate is cut by 0.5% to 10.99%, with new borrowers receiving a discount of 1%, giving a rate of 9.99%.

COMPANY: CHELTENHAM & GLOUCESTER; LEEDS PERMANENT; BRISTOL & WEST BUILDING SOCIETY; BRITANNIA BUILDING SOCIETY

PRODUCT: Building Societies (6120); Mortgage Bankers & Brokers (6160);

EVENT: SERVICE PRICING (36);

COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
South East Asia Treaty Organisation (913);

16/5/23 (Item 15 from file: 583)

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04664348

Loan updates by phone

UK - MORTGAGE UPDATE LINE LAUNCHED

Money Week (MYW) 27 November 1991 p13

Mortgage Update Line is a new 0898 telephone service providing information

on mortgages, including the lowest variable, capped and fixed **rates**, **discounts**, and **first - time buyers** packages. Designed for financial advisers and lenders, the service is updated every 48 hrs. The service will not give details on lending criteria. Managing director is Diana Found, previously with Woolwich.

COMPANY: MORTGAGE UPDATE LINE

PRODUCT: Mortgage Bankers & Brokers (6160);
EVENT: NEW SERVICE EXTENSION (36);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
South East Asia Treaty Organisation (913);

16/5/24 (Item 16 from file: 583)

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04606468

Mortgage deals cut payments

UK - SCARBOROUGH BS OFFERS 10-YEAR FIXED MORTGAGE
Daily Telegraph (DT) 30 October 1991 p29

The Scarborough Building Society is launching a mortgage with the rate fixed at 10.95% for 10 years. Borrowers must pay a deposit of a minimum of 20%, and the mortgage can be an endowment, repayment, pension or interest-only mortgage. Separately, the Mercantile Building Society is offering new borrowers a discount of 2.5%, giving an interest **rate** of 9.25%, while the Royal Bank of Scotland is offering **first - time buyers** a **discount** of 1% off the standard mortgage **rate** for 1 year, giving a **rate** of 10.5% at present.

COMPANY: SCARBOROUGH BUILDING SOCIETY; MERCANTILE BUILDING SOCIETY; ROYAL BANK OF SCOTLAND

PRODUCT: Mortgage Bankers & Brokers (6160); Building Societies (6120);
EVENT: NEW SERVICE EXTENSION (36);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
South East Asia Treaty Organisation (913);

16/5/25 (Item 17 from file: 583)

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04580280

First timer discount

UK - NORTH OF ENGLAND RAISES MORTGAGE DISCOUNT
Money Week (MYW) 16 October 1991 p22

North of England Building Society has increased from 1.25% to 1.55% its one year **discount** to **first - time buyers**, giving a **rate** of 9.95%.

COMPANY: NORTH OF ENGLAND BUILDING SOCIETY

PRODUCT: Mortgage Bankers & Brokers (6160); Building Societies (6120);
EVENT: SERVICE PRICING (36);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
South East Asia Treaty Organisation (913);

16/5/26 (Item 18 from file: 583)
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04540174

Chelsea reduces rate for first time buyer

UK - LENDERS REDUCE RATES AND FIRST - TIME BUYERS DISCOUNTS
Money Week (MYW) 25 September 1991 p14

Chelsea Building Society has reduced its mortgage rate for new borrowers by 0.3% to 11.45%, while first-time buyers taking out its First Choice Mortgage are being offered a 1.5%, 1 year, discount. BNP Mortgages has reduced its mortgage rate to 11.85% and is offering a range of discounts which bring the mortgage rate to under 10%, details of which are in the source. Norwich & Peterborough is offering new borrowers a discount of 2% until May 1992, bringing the rate down to 9.5%. Town & Country is offering a 1 year discount of 1.6% on its Homestart mortgage, which requires a Legal & General endowment. The current mortgage rate is 11.5%. Source also details mortgage offers from North of England, Scarborough and Mercantile.

COMPANY: BNP MORTGAGES; NORWICH & PETERBOROUGH BS; CHELSEA BUILDING SOCIETY; TOWN & COUNTRY BUILDING SOCIETY

PRODUCT: Mortgage Bankers & Brokers (6160); Building Societies (6120);
Central Mortgage Lenders (6162CM);
EVENT: SERVICE PRICING (36);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
South East Asia Treaty Organisation (913);

16/5/27 (Item 19 from file: 583)
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04526593

Special rates

UK - MORTGAGE LENDERS OFFER SPECIAL RATES
Money Week (MYW) 18 September 1991 p19

Leeds Permanent Building Society's variable mortgage rate has been reduced by 0.45% to 11.5% and the building society is also offering a first - time buyers discount of 1.5%, vs 1%. National Westminster Bank's mortgage rate is down by 0.4% to 11.55%, while the rate on the Home Equity Loan has also been cut to 11.55%. Ipswich Building Society's Firststart Mortgage Scheme for new borrowers will charge a rate of 9.5%. Coventry Building Society has reduced its mortgage rate by 0.45% to 11.55%.

COMPANY: LEEDS PERMANENT BS; IPSWICH BUILDING SOCIETY; NATIONAL WESTMINSTER BANK; COVENTRY BUILDING SOCIETY

PRODUCT: Mortgage Bankers & Brokers (6160); Building Societies (6120);
Banking Institutions (6010);
EVENT: SERVICE PRICING (36);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
South East Asia Treaty Organisation (913);

16/5/28 (Item 20 from file: 583)
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04490568

Portman leads the way with new offer for home buyers

UK - PORTMAN OFFERS MORTGAGE DISCOUNT

Guardian (GN) 31 August 1991 p13

Portman Building Society is offering a mortgage discount of 0.5% for the whole term of the mortgage, providing the loan is at least GBP50k. Portman is also offering **first - time buyers** a discount of 2% off its current standard rate of 11.95%. Source also details other mortgage offers from Principality Building Society, Nottingham Building Society, Hinckley & Rugby Building Society and Cheltenham & Gloucester Building Society.

COMPANY: PORTMAN BUILDING SOCIETY; PRINCIPALITY BUILDING SOCIETY;
NOTTINGHAM BUILDING SOCIETY; HINCKLEY & RUGBY BUILDING SOCIETY; CHELTENHAM
& GLOUCESTER BS

PRODUCT: Building Societies (6120); Mortgage Bankers & Brokers (6160);

EVENT: SERVICE PRICING (36);

COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
South East Asia Treaty Organisation (913);

16/5/29 (Item 21 from file: 583)

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04440211

NEW DISCOUNT OFFERS FROM NATIONAL & PROVINCIAL

UK - NEW DISCOUNT OFFERS FROM NATIONAL & PROVINCIAL

Money Week (MYW) 7 August 1991 p13

National & Provincial Building Society is offering a 2% discount off its standard, currently 11.95%, mortgage rate to **first - time buyers**. The discount will run until 1 January 1993 and applies to loans of under 90% of value. For loans of between 90%-95% of value, the 2% discount runs only until 1 July 1992. The discount is also subject to the borrower taking out home and contents insurance through National & Provincial. Source also details other mortgage discounts from National & Provincial.

PRODUCT: Building Societies (6120); Mortgage Bankers & Brokers (6160);

EVENT: MARKETING PROCEDURES (24);

COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
South East Asia Treaty Organisation (913);

16/5/30 (Item 22 from file: 583)

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04344750

WEST BROMWICH LOWERS RATE TO 12.25%

UK - WEST BROMWICH LOWERS RATE TO 12.25%

Money Week (MYW) 19 June 1991 p16

West Bromwich Building Society is offering **first - time buyers** a discount of up to 2% for the first 6 months, with the offer also open to those borrowing GBP100k-plus. This will bring the rate down to 10.25% as the building society recently cut its mortgage rate by 0.5% to 12.25%.

PRODUCT: Building Societies (6120); Mortgage Bankers & Brokers (6160);
EVENT: MARKETING PROCEDURES (24);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
South East Asia Treaty Organisation (913);

16/5/31 (Item 23 from file: 583)
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04336279
NATIONWIDE BS INCREASES FIRST-TIME BUYER DISCOUNT
UK - NATIONWIDE BS INCREASES FIRST-TIME BUYER DISCOUNT
Times (TS) 15 June 1991 p33

The Nationwide Building Society's discount for first - time buyers has been raised to 1.5% for the loan's first year, so that borrowers will pay 10.25% on loans of over GBP60k and 10.75% for loans of up to GBP60k. The discount is available on pension and endowment mortgages only when the amount borrowed is below 95% of the property's value, and buildings and contents insurance must be arranged with the Nationwide. Other first - time buyer discounts on offer include a 1.5% discount for the first year from the Halifax Building Society, giving a rate of 10.95% on mortgages up to GBP60k, and a 1.5% discount from Abbey National until June 1992.**

PRODUCT: Building Societies (6120); Mortgage Bankers & Brokers (6160);
EVENT: COMPANIES ACTIVITIES (10);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
South East Asia Treaty Organisation (913);

16/5/32 (Item 24 from file: 583)
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04328128
NORTH OF ENGLAND BS CUTS LENDING RATE
UK - NORTH OF ENGLAND BS CUTS LENDING RATE
Money Week (MYW) 12 June 1991 p21

North of England Building Society's mortgage rate has been cut by 0.45% to 12.45%, while Lloyds Bank's rate has also been cut to 12.45%, with a 1.75% discount for first time buyers.*

PRODUCT: Financial Services (6000); Building Societies (6120); Mortgage Bankers & Brokers (6160);
EVENT: COMPANIES ACTIVITIES (10);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
South East Asia Treaty Organisation (913);

16/5/33 (Item 25 from file: 583)
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04244181
HALIFAX OFFERS IMPROVED DISCOUNTS
UK - HALIFAX OFFERS IMPROVED DISCOUNTS
Money Week (MYW) 1 May 1991 p14

Halifax building society has improved its mortgage discounts and reduced its mortgage rate to 12.95%. The new first - time buyers discount of 1.5% gives a rate of 11.45% for the first year, while the Apex discount is 0.8% on loans of GBP60k-GBP99,999, and 1% of loans of GBP100k-plus, giving rates of 12.15% and 11.95% respectively. Norwich & Peterborough has reduced its mortgage rate to 12.95%, effective from 20 May 1991.

PRODUCT: Building Societies (6120); Mortgage Bankers & Brokers (6160);
EVENT: MARKETING PROCEDURES (24);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
South East Asia Treaty Organisation (913);

16/5/34 (Item 26 from file: 583)

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04218064

HALIFAX ANNOUNCES MORTGAGE RATE CUT
UK - HALIFAX ANNOUNCES MORTGAGE RATE CUT
Times (TS) 19 April 1991 p3

Halifax Building Society is reducing its mortgage rate by 0.8% to 12.95% with immediate effect for new borrowers and effective from 1 May 1991 for existing borrowers. Halifax has also lifted its mortgage discount for first - time buyers to 1.5%. Woolwich building society is reducing its mortgage rate by 0.85% to 12.9%. Lloyds Bank is cutting its mortgage rate by 1.1% to 12.95%, effective from 17 May 1991.**

PRODUCT: Building Societies (6120); Mortgage Bankers & Brokers (6160);
EVENT: COMPANIES ACTIVITIES (10);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
South East Asia Treaty Organisation (913);

16/5/35 (Item 27 from file: 583)

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04204470

FIRST-TIMERS DISCOUNT FROM NATIONAL & PROVINCIAL
UK - FIRST-TIMERS DISCOUNT FROM NATIONAL & PROVINCIAL
Money Marketing (MOM) 11 April 1991 p34

National & Provincial Building Society is offering first - time buyers a discount of 2% off the variable rate, currently 13.75%, until 31 December 1991. Maximum loan is 95% of valuation and there is a GBP150 arrangement fee on protected- rate schemes.*

PRODUCT: Building Societies (6120); Mortgage Bankers & Brokers (6160);
EVENT: MARKETING PROCEDURES (24);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
South East Asia Treaty Organisation (913);

16/5/36 (Item 28 from file: 583)

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04204469

NORWICH & PETERBOROUGH OFFERS DISCOUNT TO FIRST-TIMERS

UK - NORWICH & PETERBOROUGH OFFERS DISCOUNT TO FIRST-TIMERS
Money Marketing (MOM) 11 April 1991 p34

Norwich & Peterborough Building Society is offering **first - time buyers** a **discount** of 1% off the variable **rate**, currently 13.5%, until 31 December 1991. Minimum and maximum loans are GBP15,001 and 95% of valuation respectively.*

PRODUCT: Building Societies (6120); Mortgage Bankers & Brokers (6160);
EVENT: MARKETING PROCEDURES (24);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
South East Asia Treaty Organisation (913);

16/5/37 (Item 29 from file: 583)

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04086097

TESSA PROVIDERS INCREASE RATES

UK - TESSA PROVIDERS INCREASE RATES
Money Week (MYW) 6 February 1991 p13

Ipswich Building Society is one of several Tessa providers which have increased their rates, owing to the competitive market. Ipswich rates increase to 14.25%, plus a 1% bonus on the total amount saved over the five year **period**. Clydesdale Bank has increased its **rate** to 13.5%, up 1%, with a 1% **first year bonus**. Norwich & Peterborough has **increased the rate** on its Tessa Elite account to 14.5%, applying to balances of GBP1k or over, and 11% for balances between GBP100 and GBP1k, plus a 10% **bonus** for the **first year's investment**, on maturity. Newbury Building Society is offering 0.5%/y bonus for its existing **members** who open Tesses during 1991, with a 2% bonus for the first year's investment on accounts opened by 31 March 1991 and saved over a five year period.

PRODUCT: Financial Services (6000); Building Societies (6120);
EVENT: MARKETING PROCEDURES (24);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
South East Asia Treaty Organisation (913);

16/5/38 (Item 30 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)
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04070254

ABBEY NATIONAL EXTENDS DISCOUNT OFFER FOR FIRST-TIMERS

UK - ABBEY NATIONAL EXTENDS DISCOUNT OFFER FOR FIRST-TIMERS
Times (TS) 2 February 1991 p34

Abbey National's 1.25% **discount** for **first - time buyers** is being extended to 28 February 1991 from 4 February 1991. Under the offer, the **rates** are 12.4% for loans of GBP100k-plus, 12.7% for GBP60k-plus and 13.4% for under GBP60k.**

PRODUCT: Financial Services (6000); Mortgage Bankers & Brokers (6160);
EVENT: COMPANIES ACTIVITIES (10);

COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
South East Asia Treaty Organisation (913);

16/5/39 (Item 31 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)
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04034611

1% DISCOUNT TO FIRST-TIME BUYERS FROM CHESTNUT BS
UK - 1% DISCOUNT TO FIRST-TIME BUYERS FROM CHESTNUT BS
Money Week (MYW) 16 January 1991 p13

Chestnut Building Society is offering first - time buyers a discount of 1% until 31 December 1991, resulting in a rate of 13.35%. The discount is only offered for residential property loans of a GBP150k maximum. Chestnut is also offering a 1% discount for the remortgage and purchase of main residences.

PRODUCT: Building Societies (6120); Mortgage Bankers & Brokers (6160);
EVENT: MARKETING PROCEDURES (24);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
South East Asia Treaty Organisation (913);

16/5/40 (Item 32 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)
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04028348

NEWCASTLE BS OFFERS FIRST-TIMERS DISCOUNT
UK - NEWCASTLE BS OFFERS FIRST-TIMERS DISCOUNT
Times (TS) 14 January 1991 p37

Newcastle Building Society is offering first - time buyers a discount of 1.25% until January 1992, giving a rate of 13.25%.**

PRODUCT: Building Societies (6120); Mortgage Bankers & Brokers (6160);
EVENT: MARKETING PROCEDURES (24);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
South East Asia Treaty Organisation (913);

16/5/41 (Item 33 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)
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03832409

HALIFAX RAISES FIRST-TIME BUYER DISCOUNT
UK - HALIFAX RAISES FIRST-TIME BUYER DISCOUNT
Times (TS) 10 November 1990 p40

The Halifax has increased its discount on mortgages to first - time buyers from 0.7% to 1.25%, thus giving a 13.25% rate.**

PRODUCT: Building Societies (6120); Mortgage Bankers & Brokers (6160);
EVENT: COMPANIES ACTIVITIES (10);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
South East Asia Treaty Organisation (913);

16/5/42 (Item 34 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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03680341
LLOYDS BANK OFFERS MORTGAGE DISCOUNT
UK - LLOYDS BANK OFFERS MORTGAGE DISCOUNT
Independent (TI) 25 August 1990 p23

Lloyds Bank is offering a 1.5% mortgage discount to first time buyers until August 1991. This move gives a 14.2% rate, and cuts monthly repayments on loans of GBP30k, GBP40k and GBP60k by GBP28.13, GBP40.62 and GBP65.63 respectively. Also available are deferred interest schemes of either 2%/y for two years or 3%/y for three years.

PRODUCT: Mortgage Bankers & Brokers (6160);
EVENT: COMPANIES ACTIVITIES (10);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
South East Asia Treaty Organisation (913);

16/5/43 (Item 35 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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03318007
NATIONAL WESTMINSTER UPS MORTGAGE RATE
UK - NATIONAL WESTMINSTER UPS MORTGAGE RATE
Times (TS) 27 February 1990 p23

National Westminster Bank has increased its mortgage rate by 0.75% to 15.4%, with a 0.75% discount for first - time buyers.

PRODUCT: Financial Services (6000); Mortgage Bankers & Brokers (6160);
EVENT: COMPANIES ACTIVITIES (10);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
South East Asia Treaty Organisation (913);

16/5/44 (Item 36 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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03314388
TSB OFFERS MORTGAGE SCHEME FOR COUNCIL TENANTS
UK - TSB OFFERS MORTGAGE SCHEME FOR COUNCIL TENANTS
Post Magazine (PM) 22 February 1990 p17
ISSN: 0032-5252

TSB has launched its Right to Buy scheme, which offers loans of a maximum 100% of the discounted purchase price to council tenants who want to buy their council house or flat. Borrowers can opt for a repayment endowment of a pension-linked mortgage at the current TSB mortgage rate, or can choose the company First Time Buyer option and will receive a 1% discount during the first year on a standard endowment mortgage rate. First Time Buyer normally is restricted to 95% of the level of the valuation or purchase price of the property, which is set at 90% for other borrowers.

PRODUCT: Savings Banks (6120SB); Mortgage Bankers & Brokers (6160);

EVENT: PRODUCTS, PROCESSES & SERVICES (30);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
South East Asia Treaty Organisation (913);

16/5/45 (Item 37 from file: 583)
DIALOG(R) File 583:Gale Group Globalbase(TM)
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02460118
BUYER'S MARKET FOR MORTGAGES
UK - BUYER'S MARKET FOR MORTGAGES
Times (TS) 28 January 1989 p25

The fall in new mortgage lending in December has led to the launch of a series of special mortgage schemes, showing that it is now a buyer's mortgage market. BNP Mortgages now has eight separate schemes, while Chemical Bank is offering discounts from its normal 13.75% rate for loans exceeding GBP60k until 30 June 1988. Midland is offering a fixed-rate mortgage at 12.5% until 30 March 1991, while the Woolwich is offering a 12.5% fixed rate over two years. UCB has new rates on its fixed-rate schemes, while NatWest has launched a first-time buyers' package. The Sussex County is offering a 1% discount to first-time buyers during the first 12 months, while John Charcol has launched a 'payment holiday' mortgage, allowing the postponement of payments for 3-6 months.

PRODUCT: Mortgage Bankers & Brokers (6160);
EVENT: MARKET & INDUSTRY NEWS (60);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
South East Asia Treaty Organisation (913);

16/5/46 (Item 38 from file: 583)
DIALOG(R) File 583:Gale Group Globalbase(TM)
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01930091
NATPRO OFFERS FIRST-TIME BUYERS DISCOUNT
UK - NATPRO OFFERS FIRST-TIME BUYERS DISCOUNT
Independent (TI) 11 June 1988 p29

National & Provincial Building Society is offering a discount of 0.5% off the normal mortgage rate to first-time buyers. The discount will last for the first year of the loan. Mortgages are endowment-linked, and the discount rate will be 9.25% compared with the usual rate of 9.75%.

PRODUCT: Building Societies (6120); Mortgage Bankers & Brokers (6160);
EVENT: COMPANIES ACTIVITIES (10);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
South East Asia Treaty Organisation (913);
?

Set	Items	Description
S1	2082618	INCENTIVE? ? OR REBATE? ? OR BONUS?? OR DISCOUNT? ? OR COU- PON? ?
S2	8023317	SCORE? ? OR RATE? OR RATING? OR GRAD??? OR RANK? OR SCORING
S3	107331	S1(3N) (PROGRESS? OR INCREAS? OR SECOND OR 2ND OR FIRST OR - 1ST OR ANOTHER OR DIFFERENT? OR DISPARAT? OR SEPARATE?)
S4	22690	GRACE(5N) (PERIOD OR TIME OR INTERVAL? ?)
S5	18874340	CONSUMER? OR USER? OR BUYER? OR PARTICIPANT? OR CUSTOMER? - OR CLIENT? OR SUBSCRIBER? OR MEMBER? ? OR INDIVIDUAL? OR PERS- ON? ?
S6	15	S3(S)S4
S7	16516	S3(S)S2
S8	3469	S7(20N)S5
S9	347	S8(7N) (GRACE OR PERIOD OR TIME OR INTERVAL? ?)
S10	362	S6 OR S9
S11	210	S10 NOT PY>1998
S12	191	S11 NOT PD=19980327:20010327
S13	163	RD (unique items)

? show file

File 9:Business & Industry(R) Jul/1994-2005/Oct 24
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File 160:Gale Group PROMT(R) 1972-1989
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File 275:Gale Group Computer DB(TM) 1983-2005/Oct 24
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File 636:Gale Group Newsletter DB(TM) 1987-2005/Oct 24
(c) 2005 The Gale Group

File 635:Business Dateline(R) 1985-2005/Oct 25
(c) 2005 ProQuest Info&Learning

13/3,K/1 (Item 1 from file: 9)
DIALOG(R) File 9:Business & Industry(R)
(c) 2005 The Gale Group. All rts. reserv.

01191148 Supplier Number: 23768278 (USE FORMAT 7 OR 9 FOR FULLTEXT)
MALAYSIA: Competition steps up in Malaysia's fixed-line segment
(As Malaysian government backs off from plans to force mergers, telecoms firms plan to step up competition against virtual monopoly Telekom Malaysia)
Asia Pacific Telecoms Analyst, n 60, p 9
January 13, 1997
DOCUMENT TYPE: Newsletter ISSN: 1355-0071 (United Kingdom)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1409

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...even slower."

Time was the first of the fixed-line newcomers to offer discounts to customers to use its service when it began offering tariffs of 10-25 per cent under Telekom's rates last September. But even with the discounts, progress has been slowed due to the high costs of hooking up subscribers and a lack of ready capital.
Time was one of 3 firms formerly singled out by government as merger targets (see APTA...

13/3,K/2 (Item 2 from file: 9)
DIALOG(R) File 9:Business & Industry(R)
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01187246 Supplier Number: 23791963 (USE FORMAT 7 OR 9 FOR FULLTEXT)
To coupon or not to coupon
(There were 268.5 bil coupons distributed in 1996, when 5.3 bil coupons were redeemed)
BrandMarketing Supplement to Supermarket News, v IV, n 2, p 2
February 03, 1997
DOCUMENT TYPE: Journal; Editorial ISSN: 1091-6962 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 594

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT:
...s sagging coupon performance, according to Charles Brown, NCH's vice president of marketing. Because consumers feel good about the economy, they're less inclined to seek out savings through coupons. For the first time, the average face value of coupons redeemed by consumers did not keep up with inflation. It increased by only 1.5% to 69 cents, while the Consumer Price Index increased at a rate of 3.3%. Finally, consumers have less time to redeem coupons. The average duration is down from 10 months in 1980 to three...

TEXT:
...s sagging coupon performance, according to Charles Brown, NCH's vice president of marketing. Because consumers feel good about the economy, they're less inclined to seek out savings through coupons. For the first time, the average face value of coupons redeemed by consumers

did not keep up with inflation. It increased by only 1.5% to 69 cents, while the **Consumer Price Index** increased at a **rate** of 3.3%. Finally, consumers have less time to redeem coupons. The average duration is down from 10 months in 1980 to three...

13/3,K/3 (Item 3 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2005 The Gale Group. All rts. reserv.

00951174 Supplier Number: 23498194 (USE FORMAT 7 OR 9 FOR FULLTEXT)
United we stand, say UK brokers
(Independent UK mortgage brokers are to link up in a marketing co-operative to compete against banks and building societies; to pay UKPd20 (\$30.60) a week for national press advertising campaign)
Retail Banker International, n 347, p 10
April 24, 1996
DOCUMENT TYPE: Newsletter ISSN: 0261-1740 (Ireland)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 275

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...to update them quickly and cheaply on product changes.

Over the first six-month trial period, Mortgage Intelligence hopes to advertise fixed rate, first time buyer, discount, re-mortgage, self-employed, self-certification, negative equity and adverse credit history mortgages.
Investor Intelligence...

13/3,K/4 (Item 4 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2005 The Gale Group. All rts. reserv.

00935143 Supplier Number: 23504332
J&L Won't Let Well Enough Alone
(Every time J&L Industrial Supply alters its DM copy or strategy, the response rates improve)
Direct, v 8, n 6, p 17
May 1996
DOCUMENT TYPE: Journal; Company Overview ISSN: 1046-4174 (United States)
LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

...is still growing from the program that began with thank-you mailings that offered first-time buyers a 10% discount on second orders that they placed within 30 days. In the beginning, the mailings generated a 25 ...

13/3,K/5 (Item 5 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2005 The Gale Group. All rts. reserv.

00787228 Supplier Number: 23285729 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Manufacturers enamored of in-store coupons
(In-store coupons increase share of total coupons distributed)

OTC Market Report Update USA, n. 65, p 265+
September 1995
DOCUMENT TYPE: Journal (United Kingdom)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 927

ABSTRACT:

...by 29% in the past two years, reports NCH Promotional Services.
Additionally, in/on-pack **coupons** ' share **increased** by 43% during the
same **time period** . A survey by Donnelly Marketing indicates that 35% of
consumers prefer using coupons found inside or on the package as opposed
to other in-store...

TEXT:

...in the past two years, reports NCH Promotional Services (table 1).
Additionally, in/on-pack **coupons** ' share **increased** by 43% during the
same **time period** . A survey by Donnelly Marketing indicates that 35% of
consumers prefer using coupons found inside or on the package as opposed
to other in-store...

13/3,K/6 (Item 6 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2005 The Gale Group. All rts. reserv.

00672120 Supplier Number: 23236698 (USE FORMAT 7 OR 9 FOR FULLTEXT)
**ECHELON's LONWORKS WILL BE KEY TO CUTTING ELECTRICITY BILLS FOR UK
HOUSEHOLDERS**

(Celect consortium is developing a computer-controlled home electric
central heating system that responds to weather data)

Computergram International, n 2694, p N/A
June 28, 1995

DOCUMENT TYPE: Newsletter ISSN: 0268-716X (United Kingdom)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1105

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...so as to take advantage of cheaper off-peak electricity. This contrasts
with the fixed **rate** system of tariffs for domestic **users** and small
commercial enterprises, neither of which get any **discount** for **increased**
or decreased usage at a particular **time** of day. Electricity supply
companies offer domestic **users** a supply according to what they assume
their customers will use. For example, electricity companies...

13/3,K/7 (Item 7 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2005 The Gale Group. All rts. reserv.

00536215 Supplier Number: 23074861
**Fleet Latest to Join Cobranded Cards With Introduction of Caldor Visa
(Fleet Financial Group and Caldor Corp offers Caldor Visa card with 1%
rebate on all purchases)**

American Banker, v CLIX, n 217, p 16
November 09, 1994

DOCUMENT TYPE: Journal ISSN: 0002-7561 (United States)
LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

...the 9.9% rate will apply to cash advances, and cardholders will enjoy a 10% discount for first time use of the card at Caldor stores. Fleet will have a direct mail drop to Caldor customers for its part.

...

13/3,K/8 (Item 1 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2005 ProQuest Info&Learning. All rts. reserv.

02520519 136107581

Hopes rise with the rates

Abbott, Hilary

Balance Sheet v6n3 PP: 10-11 Autumn 1997

ISSN: 0965-7967 JRNL CODE: BLSH

WORD COUNT: 1373

...TEXT: to 7.59% if the borrower takes out its house contents insurance policy); and special incentives for first - time buyers . Different features can be combined, for example, a fixed rate with a cashback.

The multiplicity of products makes it very difficult for the potential borrower...

13/3,K/9 (Item 2 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01816629 04-67620

The government's time discount rate: Choices and consequences in a dynamic framework

Stemp, Peter J

Zeitschrift Fuer Nationaloekonomie (Journal of Economics) v67n3 PP:

265-285 1998

ISSN: 0044-3158 JRNL CODE: ZFN

...ABSTRACT: in a world of certainty, it will be optimal to choose the fiscal authority's time discount rate equal to the market rate of interest. However, depending on the degree of uncertainty in evaluating the time discount rates of consumers and of the fiscal authority, it may be appropriate to bias the fiscal authority's discount rate above or below the expected interest rate. ...

13/3,K/10 (Item 3 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01614784 02-65773

Fiscal policy in a growth model with both altruistic and nonaltruistic agents

Michel, Philippe; Pestieau, Pierre

Southern Economic Journal v64n3 PP: 682-697 Jan 1998

ISSN: 0038-4038 JRNL CODE: SEJ

WORD COUNT: 3935

...TEXT: Footnote:

1 Even though there is a close analogy between Ramsey models of infinite-lived **consumers** and Barro models of overlapping generations with operative bequests, the intertemporal **rate of discount** has a **different** interpretation: **rate of time** preference in the former models and degree of (parents') altruism in the latter.

2 In...

13/3,K/11 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01539952 01-90940
SITE develops a home study course for incentives
Sforza, Nicole
Incentive v171n11 PP: 12 Nov 1997
ISSN: 1042-5195 JRNL CODE: IMK
WORD COUNT: 320

...TEXT: skill exercise submitted. Program participants should be able to complete the course in 25 spare- **time** hours. At the completion of the course, **participants** will earn 2.5 Continuing Education Units.

SITE is introducing the first module in the program, "Dramatically **Increasing** Your Sales Via **Incentive** Marketing," to the corporate community at a special introductory rate of \$182 (plus postage and...

13/3,K/12 (Item 5 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01539033 01-90021
How to succeed with response modeling
Yang, Amoy X
Direct Marketing v60n7 PP: 46-47 Nov 1997
ISSN: 0012-3188 JRNL CODE: DIM
WORD COUNT: 774

...TEXT: aims at a total account balance of long-term multiple promotions. A net profit per **customer** (\$PerCust), is an effective term to describe **customer** 's life **time** value. Let us see an example without **discount** **first** . On average, you paid \$2.78 (\$50/18) to bring in a new **customer** during cold campaign. Assume that you could take \$6.00 net profit back from the...

...by tracking previous customer's following purchases for years. Ultimately you make \$3.22 per **customer** (\$6.00 -\$2.78) in his/her life **time** staying with your business. An affordable **rate** is \$6.00, the maximum payment to acquire a **customer** as you will redeem the same amount later. Any positive net dollars' contribution will benefit...

13/3,K/13 (Item 6 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01532831 01-83819
Do targeted savings incentives for homeownership work? The Canadian

experience

Engelhardt, Gary V

Journal of Housing Research v8n2 PP: 225-248 1997

ISSN: 1052-7001 JRNL CODE: JHS

...ABSTRACT: of which advocate the creation of tax-subsidized savings accounts targeted toward saving for first- time home purchase. A targeted savings incentive for first - time home buyers popular in Canada in the 1970s and 1980s - the Registered Home Ownership Savings Plan program...

13/3,K/14 (Item 7 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01448050 00-99037

Customer satisfaction-based incentive systems: Some managerial and salesperson considerations

Sharma, Arun

Journal of Personal Selling & Sales Management v17n2 PP: 61-70 Spring 1997

ISSN: 0885-3134 JRNL CODE: JPN

WORD COUNT: 5814

...TEXT: a customer will not be very satisfied with our products, I stop calling on the customer . I would have sold products to these customers [before the incentive program].

Similarly, another salesperson recounted: There was a customer who complained a lot and bought products from me. I was concerned about his rating of me and the last time I visited him, I told him that his needs can be better served by one...

13/3,K/15 (Item 8 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01415653 00066640

A loan for every lifestyle

White, Gary; Knauss, Sharlot

Mortgage Banking v57n7 PP: 48-52 Apr 1997

ISSN: 0730-0212 JRNL CODE: MOB

WORD COUNT: 2814

...TEXT: years of age on average. These are very similar to the demographics of the typical first - time homebuyer.

* Price incentives to drive consumers toward lower-cost delivery channels such as telephone and Internet banking and lending will become...

13/3,K/16 (Item 9 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01390954 00-41941

Database anchors reader retention plan

Reina, Laura

Editor & Publisher v130n12 PP: 17 Mar 22, 1997

ISSN: 0013-094X JRNL CODE: EDP
WORD COUNT: 405

...TEXT: the subscription using a credit card for payment.

Also, within 45 days after the start, **subscribers** receive a survey asking them to rate the newspaper's service.

When the **time** comes to move from the discount **rate** to full price, readers receive a retention letter as well as market-specific **coupons**.

Another facet makes **customer** service representatives and district managers responsible for specific, geographic regions.

"We developed geographic designated teams of **customer** service reps and district managers -- which allows us to improve our responsiveness to customer inquiries...

13/3,K/17 (Item 10 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01324978 99-74374
Summary of Federal Energy Regulatory Commission Statement of Policy on alternatives to traditional cost-of-service ratemaking for natural gas pipelines and request for comments on regulation of negotiated transportation services of natural gas pipelines
Lewis, Jane
Gas Energy Review v24n7 PP: 2-4 Jul 1996
ISSN: 8756-5471 JRNL CODE: GER
WORD COUNT: 2069

...TEXT: a method for evaluating the proposal. Any incentive rate program must also include a prescribed **period** of **time** during which the incentive **rates** will be in effect, such as four or five years, in order to prevent **individual** pipelines from moving in and out of incentive **rate** programs in an attempt to gain the system.

NEGOTIATED/RECOURSE RATES AND TERMS OF SERVICE...

13/3,K/18 (Item 11 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01264247 99-13643
Economic "short-termism": The debate, the unresolved issues, and the implications for management practice and research
Lavery, Kevin J
Academy of Management Review v21n3 PP: 825-860 Jul 1996
ISSN: 0363-7425 JRNL CODE: AMR
WORD COUNT: 14974

...TEXT: 30). A number of researchers (e.g., Benzion, Rapoport, & Yagil, 1989; Thaler, 1981) found that **discount rates increase** as the **time** to receive the reward approaches. Ainslie (1991) characterized these results as indicating that **individual time** preferences take a hyperbolic, rather than exponential, form and explained that preference reversal results from the changing discount **rate**. Under hyperbolic

discounting, as the time to receive a payoff approaches, the discount rate increases, and the smaller, nearer choice becomes...

13/3,K/19 (Item 12 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01221835 98-71230
More success for the building societies despite proposed defections
Wells, David H
Management Accounting-London v74n5 PP: 50-54 May 1996
ISSN: 0025-1682 JRNL CODE: MAC
WORD COUNT: 3924

...TEXT: helped C & G achieve L3bn of net lending for 1994.

N & P innovations included various first-year incentives -the lowest ever rate of 1.5 per cent for first-time buyers ; three months interest-free followed by a discounted rate ; and a half-price promotion for valuations, insurance and interest-and a Babycare mortgage!

Although...

13/3,K/20 (Item 13 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01218996 98-68391
Profitability of credit unions, commercial banks and savings banks: A comparative analysis
Kaushik, Surendra K; Lopez, Raymond H
American Economist v40n1 PP: 66-78 Spring 1996
ISSN: 0569-4345 JRNL CODE: AME
WORD COUNT: 5249

...TEXT: grow much more rapidly than loan portfolios in the last 8 years. Credit union growth rates have generally been double those of commercial banks over the period . Both institutions have been more successful at attracting consumer savings when compared to making loans, with the result being increases in investment portfolios. Another incentive for commercial banks was that many of these investments would not be used in calculating...

13/3,K/21 (Item 14 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

01184248 98-33643
Ethical issues confronting travel agents
Dunfee, Thomas W; Black, Bruce M
Journal of Business Ethics v15n2 PP: 207-217 Feb 1996
ISSN: 0167-4544 JRNL CODE: JBE
WORD COUNT: 6749

...TEXT: worse, some may compete by outright fraud, such as representing that certain employees of one client corporation are entitled to a particular negotiated discount only available to another client

corporation. Over **time** , the market can be expected to correct for many of these abuses, particularly when mechanisms...

13/3,K/22 (Item 15 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01167890 98-17285
Never pay retail for long distance service
Frydman, Isaac; Kuehn, Richard A
Business Communications Review v26n3 PP: 61-64 Mar 1996
ISSN: 0162-3885 JRNL CODE: BCR

...ABSTRACT: 1. preparing the request for proposal, 2. bid preparation and submittal time, 3. bid analysis **time** , and 4. final negotiation of **rates** , terms and conditions. The carriers have begun to demand exclusivity - to require that it handle a major percentage of a **customer** 's long distance traffic. Companies should avoid this requirement when negotiating. The carriers are also...

13/3,K/23 (Item 16 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01161370 98-10765
Hiring and leasing with nonlinear prices
Dobbs, Ian M
Management Science v41n11 PP: 1793-1805 Nov 1995
ISSN: 0025-1909 JRNL CODE: MCI

...ABSTRACT: nonuniform pricing solution by a margin which increases with the average frequency with which potential **customers** arrive. By contrast, the solution is generally fairly insensitive to variations in the **time rate** of discount, although there is a tendency for the rate of price discount to increase...

13/3,K/24 (Item 17 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01139029 97-88423
Cashing in: The other side of annuities
Sondergeld, Eric T
LIMRA's MarketFacts v14n6 PP: 45-47 Nov/Dec 1995
ISSN: 0889-0986 JRNL CODE: MKF
WORD COUNT: 1590

...ABSTRACT: will annuitize with them. Only 31% of companies use one or more incentives for their **customers** to annuitize: 9% offer a one- **time bonus** , **increasing** the amount annuitized, 5% offer 2-tiered annuities, which have 2 accumulated values, 2% offer...
...TEXT: with them. Only 31 percent of companies, however, use one or more incentives for their **customers** to annuitize: 9 percent offer a one- **time bonus** , **increasing** the amount annuitized; 5 percent offer two-tiered annuities, which have two accumulated values (the...

13/3,K/25 (Item 18 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

01102296 97-51690

Occupational pension schemes: Prospects and reforms in the UK

Disney, Richard

Fiscal Studies v16n3 PP: 19-39 Aug 1995

ISSN: 0143-5671 JRNL CODE: FCS

WORD COUNT: 8899

...TEXT: pensions on final salary or offering some implicit 'bonus' on average salary to long-tenured individuals) and at the same time to offer the average rate of return to early leavers. It is the 'saving' on not offering the full return...

13/3,K/26 (Item 19 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01092408 97-41802

A summary of the trinalational seminar on safety and health for the construction industry

Drysdale, Dale T

American Industrial Hygiene Association Journal v56n9 PP: 929-934 Sep 1995

ISSN: 0002-8894 JRNL CODE: AIH

WORD COUNT: 4445

...TEXT: including statistical analysis and corrective actions).

The session was followed by a question and answer period . There was a lively discussion of the different types of incentive programs, ranging from the financial incentives offered by some companies to the firing of workers who violate safety rules. Most participants agreed that training was more important than incentives, and that incentive programs are tricky and...

13/3,K/27 (Item 20 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01065748 97-15142

Discount rates and energy efficiency

Howarth, Richard B; Sanstad, Alan H

Contemporary Economic Policy v13n3 PP: 101-109 Jul 1995

ISSN: 1074-3529 JRNL CODE: CPI

WORD COUNT: 4842

...TEXT: much higher observed implicit discount rates using this model requires attributing anomalously high rates of time preference to consumers . This conclusion stems from the fact that the "option value multiplier" in the Hasset-Metcalf model falls rapidly as consumers ' discount rates increase . To explain the 29 percent hurdle rate reported by Hausman (1979), for example, a consumer would have to discount risk-free costs and benefits at a rate of 27 percent (Sanstad et al., 1995).

Perhaps some variation on this model would come...

13/3,K/28 (Item 21 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

01062633 97-12027
Economists, policy entrepreneurs and health care reform
Newhouse, Joseph P
Health Affairs v14n1 PP: 182-198 Spring 1995
ISSN: 0278-2715 JRNL CODE: HAF
WORD COUNT: 7493

...TEXT: is satisfied in some number of successive years, it is reduced or eliminated for some **period**, with some diminution in **incentives** to economize.

A **different** approach than cost sharing to the risk aversion/moral hazard trade-off is managed care. In this case, **persons** commit to a contract with a health plan, which in principle can reduce the amount...

13/3,K/29 (Item 22 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

01002467 96-51860
The dynamics of evolving markets: The effects of business sales and age on dissolutions and divestitures
Mitchell, Will
Administrative Science Quarterly v39n4 PP: 575-602 Dec 1994
ISSN: 0001-8392 JRNL CODE: ASQ
WORD COUNT: 12054

...TEXT: by diversifying entrants. In contrast with the relationship between business age and dissolution, the divestiture **rate** will be more likely to grow over **time** as the **buyers** ' understanding of businesses' capabilities **increasingly** aligns with sellers' **incentives** to divest older businesses:

Hypothesis 4b (H4b): The likelihood that start-up firms and diversifying...

13/3,K/30 (Item 23 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00987108 96-36501
Amid signs of strength, advisory council detects an "undercurrent of uncertainty"
Anonymous
Fedgazette v7n1 PP: 8-9 Jan 1995
ISSN: 1045-3334 JRNL CODE: FED
WORD COUNT: 1084

...TEXT: on Small Business, Agriculture and Labor at its Nov. 9 meeting.

However, for the first **time** in about a year, **members** also discussed such concerns as labor shortages, wage pressures, declining farm prices and

the impact of rising interest rates on home construction. he advisory council met prior to the Federal Open Market Committee's...

13/3,K/31 (Item 24 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00935827 95-85219
Impact of prescription card service and mail-order drug programs on employers' prescription drug costs
Cave, Douglas G
Benefits Quarterly v10n4 PP: 21-30 Fourth Quarter 1994
ISSN: 8756-1263 JRNL CODE: BFQ
WORD COUNT: 3840

...TEXT: program than for employers with a traditional indemnity benefit.. If PCS programs obtain substantial price discounts and control price increases to that of the inflation rate of the nonmedical Consumer Price Index, then over time an employer's drug trend rate should be significantly lower than the traditional indemnity trend rate .

Our results did not support this conclusion. Employers implementing PCS and mail order programs had...

13/3,K/32 (Item 25 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00810735 94-60127
Six first-year annuity bonus options
Koco, Linda
National Underwriter (Life/Health/Financial Services) v97n50 PP: 7, 12
Dec 13, 1993
ISSN: 0893-8202 JRNL CODE: NUD
WORD COUNT: 845

...TEXT: 5 percent bonus on all subsequent deposits.

All bonuses are credited to the account at time of deposit. "If a person makes a single-premium deposit of, say, \$100,000, on the Accumulator paying a 5 percent bonus , we will first apply the bonus to the premium, to produce a deposit amount of \$105,000," says Mr. MacDonald. "Then..."

13/3,K/33 (Item 26 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00807233 94-56625
Time preferences for products and attributes and the adoption of technology-driven consumer durable innovations
Sultan, Fareena; Winer, Russell S
Journal of Economic Psychology v14n4 PP: 587-613 Dec 1993
ISSN: 0167-4870 JRNL CODE: JEP

ABSTRACT: Analysis is presented of consumers ' time preferences for technology-driven consumer durable innovations. Rates of time

preference for products and product attributes are calculated from survey data. Several propositions related to these constructs are empirically tested. The results show that, over subjects, the product rate is different from the economic discount rate which captures time preferences for money, that product rates of time preference vary by individual, by product and over time, and that attribute level rates of time preference may vary by attribute. ...

13/3,K/34 (Item 27 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00738949 93-88170
How energy deregulation is zapping the little guy
Savage, J A
Business & Society Review n85 PP: 52-55 Spring 1993
ISSN: 0045-3609 JRNL CODE: BUS

...ABSTRACT: has not had as big an effect on electricity but that does not mean small- time ratepayers are not subsidizing big business' electric bills. With deregulation, industry can satisfy the biggest customers and spread the pain of paying for it among millions of captives.

13/3,K/35 (Item 28 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00728286 93-77507
Record of Policy Actions of the Federal Open Market Committee
Anonymous
Federal Reserve Bulletin v78n7 PP: 534-540 Jul 1992
ISSN: 0014-9209 JRNL CODE: FRS
WORD COUNT: 4416

...TEXT: depressed levels. The federal funds rate averaged around 4 percent over most of the intermeeting period, although late in the period the rate averaged a little lower.

Many other market interest rates rose appreciably over the intermeeting period, as market participants interpreted incoming data as indicating that the economic recovery was regaining some momentum. The most...

13/3,K/36 (Item 29 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00723687 93-72908
Card Prices Respond to Choosy Customers
Lunt, Penny
ABA Banking Journal v84n2 PP: 36, 38 Feb 1992
ISSN: 0194-5947 JRNL CODE: BNK
WORD COUNT: 1891

...TEXT: which has a constitutional amendment that enforces a rate cap of 5% over the Fed discount rate.

Another example of a popular low-rate card is Bank of New York's

Consumers' Edge...

...1990. The variable-rate card is priced at prime plus 5.4%. There is no **grace period**, and the card is attractive to people who maintain balances and therefore are not affected...

13/3,K/37 (Item 30 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00723591 93-72812
Selected Domestic Bond Markets 1992: Venezuela
Mercado, Enrique
Euromoney Bond Markets Supplement PP: 44-47 Jan 1992
ISSN: 0014-2433 JRNL CODE: ERM
WORD COUNT: 2438

...TEXT: follows:

* Front loaded interest reduction bonds (FLIRBs)

Issued in bearer form, with a seven year **grace period** which mature on April 1 2007. They offer step up **coupon payments increasing** from 5% pa in the first two years, 6% the following two, 7% in the...

13/3,K/38 (Item 31 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00706438 93-55659
Capital gains
Manly, Lorne
Folio: The Magazine for Magazine Management v22n8 PP: 69-71 May 1, 1993
ISSN: 0046-4333 JRNL CODE: FOL
WORD COUNT: 1435

...TEXT: 1998 becomes more difficult. One wrinkle that will be tested this year on 25,000 **subscribers** is a billing **incentive** on the **first** invoice-if they pay by a certain **time** they will receive a bound collection of 10 management stories that previously ran in the...

13/3,K/39 (Item 32 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00706417 93-55638
Dominican Republic in surprise bank debt deal
Anonymous
Euroweek n301 PP: 8 May 7, 1993
ISSN: 0952-7036 JRNL CODE: EUW
WORD COUNT: 625

...TEXT: nine months' worth of interest repayments.

The unsecured interest reduction bond will carry a fixed **coupon** for the **first** six years--3% in years one and two, 3.5% in years three and four...

...Libor plus 13/16% thereafter. It has an 18 year tenor, with a nine-year grace period .

The Dominican Republic will also make a 12.1/2% cash payment covering the past...

13/3,K/40 (Item 33 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00703616 93-52837
Incentive pay plans emphasize nonfinancial measures
Baliga, Wayne
Journal of Accountancy v175n5 PP: 17-18 May 1993
ISSN: 0021-8448 JRNL CODE: JAC
WORD COUNT: 104

...TEXT: companies used nonfinancial measures in determining incentive compensation.

Thirty-five percent of the companies used customer satisfaction measures in the incentive payment formula and another 33% planned to do so. The rate of on-time delivery of products or services was used in the programs of 33% of the companies...

13/3,K/41 (Item 34 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00685480 93-34701
The information content of discount rate announcements revisited
Wagster, John
Journal of Money, Credit & Banking v25n1 PP: 132-137 Feb 1993
ISSN: 0022-2879 JRNL CODE: JMB

...ABSTRACT: 1973-1974 subperiod than in the remaining years of the pre-October 1979 federal funds rate targeting period . Findings indicate that nontechnical discount rate changes only appeared to reveal additional information to market participants regarding future changes in the Federal funds rate during the period . Other results support this conclusion by demonstrating that interest rate responses to nontechnical discount rate change announcements declined significantly in the 1975-1979 subperiod from...

13/3,K/42 (Item 35 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00665133 93-14354
Paving the way for electric cars
Berardinis, Lawrence A
Machine Design v65n1 PP: 75-80 Jan 8, 1993
ISSN: 0024-9114 JRNL CODE: MDS
WORD COUNT: 3024

...TEXT: breaches the free-enterprise system. Detroit wants Uncle Sam to smooth the transition by providing incentives for first - time EV

buyers through tax breaks, special parking rates , free recharging, and electricity credits. These perks will offset slightly higher sticker prices and make...

13/3,K/43 (Item 36 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00654944 93-04165
You Say Banana . . . Is There a Difference Between Consumer and Utility Discount Rates for Energy Efficiency?
Cater, James C.
Public Utilities Fortnightly v130n12 PP: 16-18 Dec 15, 1992
ISSN: 0033-3808 JRNL CODE: PUF
WORD COUNT: 1794

...TEXT: what the comparative discount rates represent and how they are measured. In this context, the consumer discount rate generally refers to the project's implicit internal rate of return over the consumer's required payback period . Since this value represents the implicit return over the consumer's required payback period (as opposed to the project's useful life), it is a function of the consumer...

13/3,K/44 (Item 37 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00650394 92-65334
Struggle and Further Setbacks in the Building Societies' Shrinking New World
Wells, David H.
Management Accounting-London v70n10 PP: 26-30 Nov 1992
ISSN: 0025-1682 JRNL CODE: MAC
WORD COUNT: 4304

...TEXT: free toys and to Madame Tussaud's waxwork museum.

To stimulate the housing market, Abbey increased its discount to first - time buyers , continued to set lower mortgage rates for larger loans, reduced its mortgage rates quickly following base rate reductions and launched its first-ever five-year fixed-term mortgage. All of its mortgage ...

13/3,K/45 (Item 38 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00625608 92-40710
Reinventing Systems in the Utilities Industry
Hill, George M.
Journal of Systems Management v43n7 PP: 23-27, 35 Jul 1992
ISSN: 0022-4839 JRNL CODE: JSM
WORD COUNT: 4690

...TEXT: the utility and its customers to work interactively to balance supply and demand.

By metering **individual** energy components, such as water heaters, air conditioning and heat pumps, and by offering **different rate incentives** or penalties based upon **time** of use, a utility can provide **customers** with the information they need to change their demand in a way that will reduce...

13/3,K/46 (Item 39 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00616541 92-31643
Strategic Staffing
Messmer, Max
Management Accounting v73n12 PP: 28-30 Jun 1992
ISSN: 0025-1690 JRNL CODE: NAA
WORD COUNT: 2233

...TEXT: intact. The occasional use of a temporary worker, rather than the addition of a full- **time** permanent staff **member** , who is not working "at capacity," leaves more dollars to go around for raises, **bonuses** , and **grade -level increases** .

LOCATING SPECIALIZED TEMPORARIES

How do accounting managers find the ideal short-term worker? Specialized temporary...

13/3,K/47 (Item 40 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00610992 92-26095
The Greenspan Factor
Evans, Michael K.
Industry Week v241n8 PP: 79 Apr 20, 1992
ISSN: 0039-0895 JRNL CODE: IW
WORD COUNT: 858

...TEXT: that the long-awaited discount-rate cut would end the recession and boost employment; next **time** , **consumers** and business executives will be more skeptical.

4. As a result, while interest-sensitive stocks would rise sharply on **another discount -rate** cut, cyclicals would not. Lightning would not strike twice in the same place.

5...

13/3,K/48 (Item 41 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00527349 91-01693
Intertemporal Dependence, Impatience, and Dynamics
Obstfeld, Maurice
Journal of Monetary Economics v26n1 PP: 45-75 Aug 1990
ISSN: 0304-3932 JRNL CODE: JME

...ABSTRACT: with consumption on other dates. Intertemporal dependence is induced by the presence of a variable **individual rate of time** preference. The optimal consumption responses to transitory and anticipated changes in incomes and interest **rates** are easily derived and are similar in many respects to the responses implied by the...

13/3,K/49 (Item 42 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00409354 88-26187
Modelling the Effects of Prepaid Monthly Incentives on Mail-Survey Response
Jobber, David; Saunders, John
Journal of the Operational Research Society v39n4 PP: 365-372 Apr 1988
ISSN: 0160-5682 JRNL CODE: OQT

...ABSTRACT: prepaid monetary incentive effects. All dollars were converted to 1985 dollars, and the average annual **rate** of increase in US **consumer** prices for the 1975-1985 **period** was used to standardize incentive values. The results support the use of prepaid monetary incentives...

13/3,K/50 (Item 43 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00300218 86-00632
Intertemporal Price Discrimination and Sales Strategy Under Incomplete Information
Landsberger, Michael; Meilijson, Isaac
Rand Journal of Economics v16n3 PP: 424-430 Autumn 1985
ISSN: 0741-6261 JRNL CODE: BEL

...ABSTRACT: commodity, some intertemporal price variations can result from attempts by the firms to discriminate among **consumers**. Such price discrimination is the optimal policy for a seller if **consumers** have a higher **time** discount **rate** than producers. There is a distinction between the case where, at the best single price, all **consumers** do or do not purchase the commodity. The conditions for discrimination are more stringent in...

13/3,K/51 (Item 44 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00229542 84-08103
Cirrus Chips Away at '33% Wall'
Burchfield, Bruce A.
Bank Marketing v15n2 PP: 20-24 Feb 1984
JRNL CODE: BNM

...ABSTRACT: The transaction card should be issued when the account is opened. ATM locations near the **customer**'s home should be pinpointed. The challenge with existing **customers** is to get them to use their card for the **first time**. **Incentive** pricing is one way to encourage use. Optimum placement is also a key to use. One study showed 39% of **customers**

wanted ATMs in supermarkets, and nearly half wanted them in shopping malls or near a...

13/3,K/52 (Item 45 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
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00204333 83-15894
TV: Tri-Wall's Bold Experiment
Anonymous
Industrial Marketing Digest v8n2 PP: 118-129 Second Quarter 1983
JRNL CODE: IMD

...ABSTRACT: for their pilot campaign. It offered the greatest concentration of actual and potential Tri-Wall customers as well as an attractive discount for being a first time TV user. TRJ bought a package that guaranteed that the average male viewer would see the commercial twice. However, the response rate was not high enough to produce a lower cost per reply than Tri-Wall's...

13/3,K/53 (Item 46 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
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00136071 81-05857
Treasury and Federal Reserve Foreign Exchange Operations
Anonymous
Federal Reserve Bank of New York Quarterly Review v5n4 PP: 50-52 Winter 1980/1981
ISSN: 0014-9160 JRNL CODE: FNY

ABSTRACT: During the period August-October 1980, participants in exchange markets were cautious, considering recent trends towards balanced US current accounts and a mild easing in inflation rates. Similar situations existed in other major industrial countries, with policies directed at maintaining interest rates...

13/3,K/54 (Item 47 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
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00126284 80-20335
Net Worth: Have an Annual Financial Checkup
Anonymous
Drug Topics v124n19 PP: 13-18 Oct 1, 1980
ISSN: 0012-6616 JRNL CODE: RXT

...ABSTRACT: exempt from federal taxes and usually from state taxes, if they are issued in the buyer's home state. Now is also a good time to buy stocks. Discount bonds are another way to build net worth because of their long-term capital gain. ...

13/3,K/55 (Item 1 from file: 16)
DIALOG(R) File 16:Gale Group PROMT(R)
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05033898 Supplier Number: 47390617
Government to crack down on lenders
The Times, p27
May 16, 1997
Language: English Record Type: Abstract
Document Type: Newspaper; General

ABSTRACT:
...new rules for lenders, especially in two specific areas. Firstly they are concerned that many **customers** do not understand low-start loans, which is where the interest paid **increases** after an initial **discount period**. As a result they want the implications of the rise made more clear. Secondly they...

13/3,K/56 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

05028609 Supplier Number: 47382974 (USE FORMAT 7 FOR FULLTEXT)
Lands' End Reports First Quarter
PR Newswire, p0513DETU008
May 13, 1997
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1142

... higher net shipping costs and wages. These expenses were higher primarily because of a lower **rate** of first- **time** fulfillment of **customer** orders. The increase in the SG&A ratio was partially offset by relatively lower costs...

13/3,K/57 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

04847885 Supplier Number: 47132132 (USE FORMAT 7 FOR FULLTEXT)
Coupon use by manufacturers, consumers on the decline
Muirhead, Greg
Drug Topics, p076
Feb 17, 1997
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 394

... their reduced redemption time. The firm pointed to results in 1994, when the distribution of **coupons** **increased** and **coupons** were redeemable for a longer **period** of **time**, yet they met with a decreased **consumer** redemption **rate**.

Meanwhile, although major household goods manufacturer Procter & Gamble has taken on a much-noted experiment...

13/3,K/58 (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

04193401 Supplier Number: 46130054 (USE FORMAT 7 FOR FULLTEXT)
CONTINENTAL ANNOUNCES \$100 BONUS TO EMPLOYEES FOR FIRST PLACE ON-TIME

PERFORMANCE

PR Newswire, p0206NYTU094
Feb 6, 1996
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 271

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...first place finish for on-time performance. The Department of Transportation released its Air Travel **Consumer** Report yesterday indicating Continental **ranked** best in on- **time** performance in December and also best for the entire fourth quarter of 1995.

13/3,K/59 (Item 5 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

03878249 Supplier Number: 45574026 (USE FORMAT 7 FOR FULLTEXT)
In-store promotion goes high-tech: Is the conventional coupon destined for obsolescence?

Food Processing, p27
June, 1995
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1587

... 1.1 billion coupons. ActMedia vice president of marketing John Rubin says the company tells **first - time** instant- **coupon** **clients** that they'll get a redemption **rate** about seven to nine times what they normally get with a free-standing insert, for...

13/3,K/60 (Item 6 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

03816978 Supplier Number: 45448967
BofA pins hopes on rebate
Bank Advertising News, v0, n0, p5
April 3, 1995
Language: English Record Type: Abstract
Document Type: Magazine/Journal; Trade

ABSTRACT:

Bank of America has introduced a 1% **rebate** to allow **first - time** home **buyers** to pay for closing costs on adjustable- **rate** mortgages. The rebate will be based on the total loan amount. Closing costs differ most...

13/3,K/61 (Item 7 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

03195165 Supplier Number: 44375663 (USE FORMAT 7 FOR FULLTEXT)
SOUTHWESTERN BELL CLASHES WITH MISSOURI PSC OVER RATES
Local Competition Report, v3, n2, pN/A
Jan 24, 1994
Language: English Record Type: Fulltext

Document Type: Newsletter; Trade
Word Count: 586

... increase earnings so it could sink more dollars into network upgrades, while at the same time keeping rates down. The plan allowed the RHC and its customers to share profits once a certain level of equity was reached.

The long and winding...

13/3,K/62 (Item 8 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

03145070 Supplier Number: 44293815 (USE FORMAT 7 FOR FULLTEXT)
Six First-Year Annuity Bonus Options
National Underwriter Life & Health-Financial Services Edition, p7
Dec 13, 1993
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 872

... 5 percent bonus on all subsequent deposits.
All bonuses are credited to the account at time of deposit. 'If a person makes a single-premium deposit of, say, \$100,000, on the Accumulator paying a 5 percent bonus, we will first apply the bonus to the premium, to produce a deposit amount of \$105,000,' says Mr. MacDonald. 'Then...

13/3,K/63 (Item 9 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

03122156 Supplier Number: 44257722 (USE FORMAT 7 FOR FULLTEXT)
AT&T files new tariffs
Common Carrier Week, pN/A
Nov 29, 1993
Language: English Record Type: Fulltext
Document Type: Newsletter; Professional Trade
Word Count: 122

(USE FORMAT 7 FOR FULLTEXT)
TEXT:
...T also is consolidating time periods and distance zones. It said new structures provide for increased discounts in day rate period that business customers use most and "pricing consistency" across most 800 services. Some 800 rates will decrease 0.7%-6.7%. However, average business customer's monthly bill may increase due to new 30-sec. rate, it said. Services affected by changes: 800 Gold (domestic and international), CustomNet, Masterline, Readyline, UniPlan.

13/3,K/64 (Item 10 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

03117154 Supplier Number: 44250614 (USE FORMAT 7 FOR FULLTEXT)
AT&T's 800 service tariff filing
Communications Daily, pN/A

Nov 23, 1993
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 122

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...T also is consolidating time periods and distance zones. It said new structures provide for increased discounts in day rate period that business customers use most and "pricing consistency" across most 800 services. Some 800 rates will decrease 0.7%-6.7%. However, average business customer's monthly bill may increase due to new 30-sec. rate, it said. Services affected by changes: Readyline, Masterline, CustomNet, 800 Gold (domestic and international), UniPlan.

13/3,K/65 (Item 11 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

03083814 Supplier Number: 44199572
Every Employee a Service Rep
Inc., p123
Nov, 1993
Language: English Record Type: Abstract
Document Type: Magazine/Journal; General

ABSTRACT:

...service to just one department. It has briefed all employees on the firm's large customers, competition and product applications. Technical staff training involves how to handle irate customers. Under its bonus program, employees can increase scores by calling customers under the 'call-back' program voluntarily. Many of the 200-300 customers called each month are first-time buyers. Since the call-back program has been implemented, Restek has grown from 1991 sales...

13/3,K/66 (Item 12 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

02978637 Supplier Number: 44037303 (USE FORMAT 7 FOR FULLTEXT)
Caribbean Shows Signs Of Recovery
Tour & Travel News, v0, n0, p1
August 16, 1993
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 994

... efforts.'

The CTO campaign is scheduled to return in November, with a broadcast and first-time consumer print campaign to coincide with the release of winter 1993/94 brochures.

Hoteliers said they are holding 1992/93 rates for the coming winter, but will increase value-added incentives and special packages to create...

13/3,K/67 (Item 13 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

02930502 Supplier Number: 43960923
BRIEFINGS: On Monday/
The Times, p26
July 10, 1993
Language: English Record Type: Abstract
Document Type: Newspaper; General

ABSTRACT:
...from 12 July 1993. There will be one-year discounts for new borrowers, with first **time buyers** and existing borrowers seeing higher **discounts**. **First time buyers** borrowing over GBP 100,000 for up to 60% of the purchase price will receive...

13/3,K/68 (Item 14 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

02748463 Supplier Number: 43681720
Housing: Housebuilding & Housebuying: Advertising
Research Studies-Market Assessment Publications Ltd, v0, n0, p30
March, 1993
Language: English Record Type: Abstract
Document Type: Magazine/Journal; Trade

ABSTRACT:
...the largest spenders amongst housebuilders.
On a broader front, housebuilders used a variety of promotional **incentives** to tempt **first - time buyers**, including fixed- **rate** mortgages, fee waivers and 'free' fitted kitchens and bathrooms. National and regional newspapers were an...

13/3,K/69 (Item 15 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

02718882 Supplier Number: 43635530
Abbey ends first-time discounts
The Times, p21
Feb 6, 1993
Language: English Record Type: Abstract
Document Type: Newspaper; General

ABSTRACT:
Abbey National will withdraw **discounts** offered to **first - time buyers** as from 08 February 1993, and replace these with fixed- **rates**: consequently, borrowers wanting a loan-to-value of 90%-95%, will be offered a fixed...

13/3,K/70 (Item 16 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

02607601 Supplier Number: 43465666 (USE FORMAT 7 FOR FULLTEXT)
FERC's Terzic Expects No Big Changes To Rule 636
Energy Alert, v12, n36, pN/A
Nov 20, 1992

Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 243

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...The terms of two of the commissioners expired in October. They can be granted a **grace period** of up to one year. There can be no more than three representatives of either...

...was complemented by other measures adopted by the commission. While Rule 636 unbundled pipeline services, **Incentive Rate Making**, **another** FERC measure, involved the pricing of those services. Incentive Rate Making is used only in...

13/3,K/71 (Item 17 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

02148208 Supplier Number: 42790687 (USE FORMAT 7 FOR FULLTEXT)
Cemex The Leading Cement Producer in the Americas
LatinFinance, pCF28
March, 1992
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 2005

... It had to have long-term maturity (5 years) and low debt service during the **first** years. A deep **discount** bond (79.5%) was designed with a low coupon (9.41%) and a **grace period** (2.5 years) for payoff capital. The bond was oversubscribed, showing the strong confidence that...

13/3,K/72 (Item 18 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

01991868 Supplier Number: 42553118
DIALING FOR DOLLARS
Gazette (Montreal, Canada), pD1
Nov 30, 1991
Language: English Record Type: Abstract
Document Type: Newspaper; Trade

ABSTRACT:

...companies who lease long distance lines mostly from Bell and make them available to business **clients** at a **discount**, are taking an **increasing** number of Bell's long- **time** **customers**. A year ago, the company introduced a 5-year **rate** -cutting program. The cuts, along with the recession, will result in Bell posting a drop...

13/3,K/73 (Item 19 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

01964344 Supplier Number: 42512553 (USE FORMAT 7 FOR FULLTEXT)
Hear, watch, and sell the customer
Forbes, p218

Nov 11, 1991
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; General Trade
Word Count: 2091

... code, carrier route and bar code. Thanks to this presorting, direct mailers get a discount rate from the Post Office. This postal discount software was first offered to big direct mail customers, like Publishers Clearing House and Time Warner's magazine group, and was later sold to insurance companies, banks and credit card...

13/3,K/74 (Item 20 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

01759752 Supplier Number: 42207082 (USE FORMAT 7 FOR FULLTEXT)
Discounted Playboy Proves Popular in Florida System
Multichannel News, v0, n0, p24
July 8, 1991
Language: English Record Type: Fulltext Abstract
Document Type: Magazine/Journal; Trade
Word Count: 338

... system and what works for us."
Badali added that the Telesat system will offer its subscribers another Playboy at Night discount --this time at \$1.99 on Fridays -- in the near future. "We want to see what the...

13/3,K/75 (Item 21 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

01513262 Supplier Number: 41840891 (USE FORMAT 7 FOR FULLTEXT)
COUPONS
Research Alert, v0, n0, pN/A
Feb 1, 1991
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 236

(USE FORMAT 7 FOR FULLTEXT)
TEXT:
...users (9 or more coupons a week) went from 23% to 29%. During the same period, the percentage of light users decreased. With the increase of coupon face values, consumers have saved more money--a total of \$3.12 billion on purchases in 1989, up...

13/3,K/76 (Item 22 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

01229337 Supplier Number: 41421410
Account debuts in color
Bank Advertising News, v14, n43, p1
July 2, 1990
Language: English Record Type: Abstract
Document Type: Magazine/Journal; Trade

ABSTRACT:

...2 radio ads focuses on the product; the other radio ad focuses on a limited- time bonus rate . Two different direct mail pieces will be sent out; one is for current customers , the other for non- customers . The bank's research indicates that upper-income persons, 30-60 yrs old, tend to...

13/3,K/77 (Item 23 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

01113653 Supplier Number: 41252674 (USE FORMAT 7 FOR FULLTEXT)
ENERGY DIALOGUE: PSE&G Targets A Revitalization In Several Cities
Energy User News, p28
April, 1990
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Tabloid; Trade
Word Count: 2423

... so we won't have to build these plants in the future to meet our customers ' needs.

EUN: How about off-peak rates?

COCCARO: There are three time -of-day rates -- off-peak, on-peak and medium-peak. For cool storage we offer this rate incentive...

13/3,K/78 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

10015753 SUPPLIER NUMBER: 20232432
The loan arrangements. (wide range of residential mortgages available in United Kingdom)
Estates Gazette, n9756, p144(3)
Jan 24, 1998
ISSN: 0014-1240 LANGUAGE: English RECORD TYPE: Abstract

...ABSTRACT: determined in relation to the Bank of England's base rate. Many mortgage lenders offer incentives to attract first - time buyers or to borrowers who are re-mortgaging or changing lender.

13/3,K/79 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

09027979 SUPPLIER NUMBER: 17572303 (USE FORMAT 7 OR 9 FOR FULL TEXT)
To pay or not to pay: positive incentives as a calibrating device in the white indenture system.
Kauffman, Kyle D.; Cribari-Neto, Francisco
Quarterly Review of Economics and Finance, v35, n3, p257(13)
Fall, 1995
ISSN: 1062-9769 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 6934 LINE COUNT: 00550

... market conditions which occurred after the execution of the contract and also because they needed time to evaluate the individual characteristics of each servant (such as their discount rate and

disutility for punishments). Second, the positive incentives varied across individuals because they depended on each individual opportunity cost and their personal utility function. Finally, only part of the masters paid these...

13/3,K/80 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

08934787 SUPPLIER NUMBER: 18604542 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Proportional income tax and the Ricardian equivalence in a non-expected utility maximizing model.

Basu, Parantap
Southern Economic Journal, v63, n1, p233(11)
July, 1996
ISSN: 0038-4038 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 4773 LINE COUNT: 00415

... period consumption, T = tax rebate, $(Y_{sub.1})$ = first period income, (Mathematical Expression Omitted) = second period labor income, (τ) = income tax rate and stands for the random nature of the second period consumption and income.

Notice that the government provides each individual with a tax cut in the first period and makes sure to raise enough tax revenue to repay the

13/3,K/81 (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

08457319 SUPPLIER NUMBER: 17944967 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Group credit: a means to improve information transfer and loan repayment performance.

Wenner, Mark D.
Journal of Development Studies, v32, n2, p263(19)
Dec, 1995
ISSN: 0022-0388 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 6396 LINE COUNT: 00559

... wherein the group is strengthened as a local development organisation. In determining the social internal rate of return, the 'sunk or barrier' costs excluded and the value of members' time spent in group activities are valued as a revealed minimum non-pecuniary benefit. The derived internal rate of return can be interpreted as the discount measure of project worth or the maximum rate of interest the individual group could pay and still break even.

(TABULAR DATA FOR TABLE 10 OMITTED)

Only a...

13/3,K/82 (Item 5 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

08116556 SUPPLIER NUMBER: 17359199 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Is it a good idea for banks to offer bonus rates on fixed annuities?

(survey of views from five bank executives)
Fontana, Dominick

American Banker, v160, n173, p10(1)

Sep 8, 1995

ISSN: 0002-7561

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 1020

LINE COUNT: 00080

ABSTRACT: Five bankers offer opinions on the value of offering **bonus rates to first - time buyers** of fixed- **rate** annuities which are tax-deferred investment contracts. While **bonus rates** can be an effective way to introduce customers to the product, bankers caution that it...

13/3,K/83 (Item 6 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2005 The Gale Group. All rts. reserv.

08019953 SUPPLIER NUMBER: 17337024 (USE FORMAT 7 OR 9 FOR FULL TEXT)

No general freight rate increase from Roadway Express.

Business Wire, p7251476

July 25, 1995

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 350

LINE COUNT: 00034

... the national economy.'

Wickham indicated the problem lies not with the base rates but with **discounts**. ``To **increase** our base rates at this time would be less than fair to **customers** who are paying the full amount of the January increase,' he added. ``Instead, we will...

13/3,K/84 (Item 7 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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08018756 SUPPLIER NUMBER: 17334140 (USE FORMAT 7 OR 9 FOR FULL TEXT)

In-store promotion goes high-tech: is the conventional coupon destined for obsolescence?(Food Business) (Cover Story)

Kuhn, Mary Ellen

Food Processing, v56, n6, p27(2)

June, 1995

DOCUMENT TYPE: Cover Story

ISSN: 0015-6523

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 1692

LINE COUNT: 00141

... 1 billion coupons. ActMedia vice president of marketing Jon Rubin says the company tells **first- time** instant-coupon **clients** that they'll get a redemption **rate** about seven to nine times what they normally get with a free-standing insert, for...

13/3,K/85 (Item 8 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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07948427 SUPPLIER NUMBER: 17114470 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Stepping on it to reach the target. (Egyptian industrial export targets) (MEED Special Report: Egypt)

Butter, David

MEED Middle East Economic Digest, v39, n22, p37(2)

June 2, 1995

ISSN: 0047-7230

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 1079 LINE COUNT: 00085

... garments. This ban will eventually have to be lifted, but Egypt has a 10-year **grace period** in which to adapt to the new trade regime. "The private sector is investing in...

13/3,K/86 (Item 9 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

07916890 SUPPLIER NUMBER: 17016235 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**BROKERS CREDIT FAVORABLE WEATHER, FINANCING WITH BOOSTING SALES & LISTING
ACTIVITY**
PR Newswire, p612SE017
June 12, 1995
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 688 LINE COUNT: 00063

... the Federal Home Loan Mortgage Corporation. This financing is coupled with low fees and numerous **incentives for first - time buyers**, as well as attractive programs for current owners wanting to move-up or move-down...

13/3,K/87 (Item 10 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

07911197 SUPPLIER NUMBER: 17000465 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**SKCAR AND PSMLA: RENTERS, OTHER POTENTIAL HOMEOWNERS NOW HAVE 'WINDOW OF
OPPORTUNITY'**
PR Newswire, p607SE005
June 7, 1995
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 1000 LINE COUNT: 00085

... to 30-year mortgages at rates "comfortably below 8 percent," many lenders are offering "excellent **incentives for first - time buyers**," Pease says. Industry experts speculate that hopes of still lower interest **rates** and concerns about a national economic slowdown may be causing hesitancy among some potential home...

13/3,K/88 (Item 11 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

07864549 SUPPLIER NUMBER: 16875035 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Rebates, loans, and customers' choice of appliance efficiency level:
combining stated- and revealed-preference data.**
Train, Kenneth E.; Atherton, Terry
Energy Journal, v16, n1, p55(15)
Jan, 1995
ISSN: 0195-6574 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 5252 LINE COUNT: 00432

... for financing arrangements, the terms of the loan, such as the amount financed, the interest **rate**, and the re-payment **period**.

In this paper we present models of residential **customers' choices**

between standard and high-efficiency refrigerators and air-conditioners.
The price and operating cost...

13/3,K/89 (Item 12 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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07815514 SUPPLIER NUMBER: 16860500 (USE FORMAT 7 OR 9 FOR FULL TEXT)
AG SERVICES OF AMERICA, INC. ANNOUNCES YEAR END AND FOURTH QUARTER RESULTS
PR Newswire, p426MN009
April 26, 1995
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 365 LINE COUNT: 00039

... down from net income of \$66,357 or \$0.02 per share for the same
period last year.

In fiscal 1995 Ag Services' customers took advantage of the
Company's early payment discount policy at the highest rate in its ten year
history. The increase in discounts given for early repayment resulted
in a disappointing fourth quarter. For fiscal 1996, the Company...

13/3,K/90 (Item 13 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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07802946 SUPPLIER NUMBER: 16822218 (USE FORMAT 7 OR 9 FOR FULL TEXT)
LOCAL HOME SALES REACH HIGHEST LEVEL IN 8 MONTHS, WITH LISTING ACTIVITY
SURGING TO BEST MARK IN 2 YEARS
PR Newswire, p412SE002
April 12, 1995
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 744 LINE COUNT: 00065

... 8.41 percent, according to Federal Home Loan Mortgage Corp.
reports.

Stable rates, coupled with incentives from lenders for first -
time buyers and the influx of new inventory, are motivating some
"fence-sitters," Gain believes. Both activity...

13/3,K/91 (Item 14 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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07798320 SUPPLIER NUMBER: 16797698 (USE FORMAT 7 OR 9 FOR FULL TEXT)
CONTINENTAL WILL PAY EMPLOYEES \$2.3 MILLION ON-TIME PERFORMANCE BONUS
PR Newswire, p407NY084
April 7, 1995
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 305 LINE COUNT: 00024

TEXT:

...a cash incentive each month the airline ranks in the top half of
the DOT Consumer Report on- time arrivals standing. Eligible
Continental, Chelsea and Continental Express employees each will receive a
separate bonus check for \$65 in their pay this month.

13/3,K/92 (Item 15 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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07745694 SUPPLIER NUMBER: 16600513 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Rates on one-year CDs catching up with those paid on fixed annuities.
(during period February 1994 to February 1995; certificates of deposit)
(Brief Article)
Merrill, Cristina
American Banker, v160, n40, p13(1)
March 1, 1995
DOCUMENT TYPE: Brief Article ISSN: 0002-7561 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 486 LINE COUNT: 00036

... banks was 7.61% in mid-February, up from 7.58% in mid-January.
Bonus rates are typically offered to first-time customers .
The highest rates paid by bonus annuities have not changed from last month. Paying 8....

13/3,K/93 (Item 16 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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07675767 SUPPLIER NUMBER: 16205391 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Downturn in annuity sales as CDs narrow the interest rate gap.
(certificates of deposit)
Merrill, Cristina
American Banker, v160, n13, p13(1)
Jan 20, 1995
ISSN: 0002-7561 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 690 LINE COUNT: 00051

... 50% last month. This is an indication that annuity providers are trying to lure first-time customers with more attractive rates , Mr. Kehrer said.
Paying 8.25%, Keyport UltraMax was the highest-rate bonus annuity at ...

13/3,K/94 (Item 17 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

07609822 SUPPLIER NUMBER: 15919530 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Business II: new approaches to new alliances. (includes related information) (Special Advertising Section)
Gumpert, David E.
Inc., v16, n14, p99(11)
Dec, 1994
ISSN: 0162-8968 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 5183 LINE COUNT: 00414

... from their customers on satisfaction."
To encourage its partners to strive even harder to satisfy customers , IBM has, for the first time , offered incentive payments to those partners that increase their volume while also scoring in the highest ranges on customer satisfaction surveys. "In effect, we pay bonuses when they reach high levels. And if they...

13/3,K/95 (Item 18 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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07603948 SUPPLIER NUMBER: 15878812 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Minutes of the Federal Open Market Committee Meeting held on August 16,
1994.

Kohn, Donald L.

Federal Reserve Bulletin, v80, n11, p991(7)

Nov, 1994

ISSN: 0014-9209

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 5268 LINE COUNT: 00430

...ABSTRACT: Aug 16, 1994, meeting. This move takes into account a possible increase in the discount rate. No adjustments to the policy during the intermeeting period were planned. A discussion of US economic conditions revealed that while consumer and capital spending and other elements of the economy are continuing to grow, overall expansion...

13/3,K/96 (Item 19 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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07580392 SUPPLIER NUMBER: 15924270 (USE FORMAT 7 OR 9 FOR FULL TEXT)
ITT HARTFORD TO SLASH WORKERS' COMP RATES BY 10% IN OREGON

PR Newswire, p1130NE011

Nov 30, 1994

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 557 LINE COUNT: 00048

TEXT:

...standard workers' compensation rates in Oregon by 10 percent starting in 1995. At the same time it plans to increase the discount afforded its customers who have a better safety record to 20 percent below its standard rates.

13/3,K/97 (Item 20 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

07488927 SUPPLIER NUMBER: 15659789 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Low prices, new tech, new players heat up cellular phone wars. (Industry Overview)

Deady, Tim

Los Angeles Business Journal, v16, n29, p1(2)

July 25, 1994

DOCUMENT TYPE: Industry Overview

ISSN: 0194-2603

LANGUAGE:

ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 916 LINE COUNT: 00070

... monthly fee; 45 cents a minute in peak time, and 30 cents in off-peak time. However, fewer than 50 percent of users now actually pay the basic fee because of all the different discount plans available. Those plans offer savings of up to 25 percent.

In addition to pricing...

13/3,K/98 (Item 21 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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07314177 SUPPLIER NUMBER: 15717371 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The impact of reemployment bonuses on insured unemployment in the New Jersey and Illinois reemployment bonus experiments. (includes appendix)
Decker, Paul T.
Journal of Human Resources, v29, n3, p718(24)
Summer, 1994
ISSN: 0022-166X LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 9740 LINE COUNT: 00807

... estimates, which are presented in Table 3, are based on a model that includes three time-dependent indicator variables representing the bonus treatment. The first variable is equal to one for members of the bonus group during the first six weeks after the initial UI claim; the variable is equal to zero for members of the bonus group during periods beyond the first six weeks and for members of...

13/3,K/99 (Item 22 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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07261797 SUPPLIER NUMBER: 15404441 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Failed bank resolution and the collateral crunch: the advantages of adopting transferable puts.
Rosengren, Eric S.; Simons, Katerina
Journal of the American Real Estate & Urban Economics Association, v22, n1, p135(14)
Spring, 1994
ISSN: 0270-0484 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 5172 LINE COUNT: 00384

... a government guarantee. At the same time, the government guarantee against loss would provide the "grace period" during which collateral values can improve so that the loan can be restored to fully...

13/3,K/100 (Item 23 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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07193187 SUPPLIER NUMBER: 15138510 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Explaining regulatory commission behavior in the electric utility industry.
Atkinson, Scott E.; Nowell, Clifford
Southern Economic Journal, v60, n3, p634(10)
Jan, 1994
ISSN: 0038-4038 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 4815 LINE COUNT: 00430

... demand between the two periods are assumed to be zero.
The discounted present value of consumer surplus during the first period is written as
|Mathematical Expression Omitted
,
where ||Delta
.sub.1

is the discount rate in the first period .
During this period , the utility's variable costs are assumed to be rising, while capital costs are fixed...

13/3,K/101 (Item 24 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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06769687 SUPPLIER NUMBER: 14757177 (USE FORMAT 7 OR 9 FOR FULL TEXT)
AT&T filed new tariffs with FCC that may raise monthly business 800 service bills 2%. (Telephony)
Communications Daily, v13, n225, p4(2)
Nov 23, 1993
ISSN: 0277-0679 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 130 LINE COUNT: 00010

TEXT:

...time periods and distance zones. It said new structures provide for increased discounts in day rate period that business customers use most and "pricing consistency" across most 800 services. Some 800 rates will decrease 0.7%-6.7%. However, average business customer 's monthly bill may increase due to new 30-sec. rate , it said. Services affected by changes: Readyline, Masterline, CustomNet, 800 Gold (domestic and international), UniPlan.

13/3,K/102 (Item 25 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

06514411 SUPPLIER NUMBER: 13749620 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Incentive pay plans emphasize nonfinancial measures. (Brief Article)
Journal of Accountancy, 175, n5, 17(2)
May, 1993
DOCUMENT TYPE: Brief Article ISSN: 0021-8448 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 111 LINE COUNT: 00009

Thirty-five percent of the companies used customer satisfaction measures in the incentive payment formula and another 33% planned to do so. The rate of on-time , delivery of products or services was used in the programs of 33% of the companies...

13/3,K/103 (Item 26 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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06464953 SUPPLIER NUMBER: 13866909 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Annuity rates fall for fourth month. (Brief Article)
Cope, Debra
American Banker, v158, n95, p10(1)
May 19, 1993
DOCUMENT TYPE: Brief Article ISSN: 0002-7561 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 118 LINE COUNT: 00009

The average base rate offered to buyers of annuities dipped to 5.13%, from 5.17% in April.

Bonus rates for first - time buyers fell to 6.01 % from April's level of 6.04%.

Kenneth Kehrer Associates, Princeton...

13/3,K/104 (Item 27 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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06443395 SUPPLIER NUMBER: 13675308 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Annuity rates fall to second consecutive record low. (Brief Article)

Moore, Michael O'D.

American Banker, v158, n75, p10(1)

April 21, 1993

DOCUMENT TYPE: Brief Article ISSN: 0002-7561 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 86 LINE COUNT: 00006

The average base rate offered to annuity buyers fell to 5.17% from March's 5.34%.

It was the second consecutive record low in two months. The bonus rate for first - time buyers dropped to 6.04% from last month's 6.2%.

The annuity rates are based...

13/3,K/105 (Item 28 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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06421460 SUPPLIER NUMBER: 13507309 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Bank annuity rates slip after three monthly gains. (Kenneth Kehrer Associates survey) (Brief Article)

Cope, Debra

American Banker, v158, n36, p10(1)

Feb 24, 1993

DOCUMENT TYPE: Brief Article ISSN: 0002-7561 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 93 LINE COUNT: 00007

The base rate offered to most annuity buyers declined to 5.67%, from 5.79% in January.

The bonus rate for first - time buyers fell to 6.47%, from 6.58%,

Survey of 21 Companies

The annuity rates are...

13/3,K/106 (Item 29 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2005 The Gale Group. All rts. reserv.

06421294 SUPPLIER NUMBER: 13627225 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Bank annuities' average base rate is lowest ever. (Brief Article)

Talley, Karen

American Banker, v158, n51, p7(1)

March 17, 1993

DOCUMENT TYPE: Brief Article ISSN: 0002-7561 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 84 LINE COUNT: 00006

The average base rate offered to annuity buyers fell to 5.34%, a record low.

The bonus rate for first - time buyers dropped to 6.20%, a low not seen since last October.

The annuity rates are...

13/3,K/107 (Item 30 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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06395004 SUPPLIER NUMBER: 13405969 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Yields on fixed-rate annuities climbed to 5.79% in January, marking 3d rise in row. (Brief Article)

Talley, Karen
American Banker, v158, n22, p8(1)
Feb 3, 1993

DOCUMENT TYPE: Brief Article ISSN: 0002-7561 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 260 LINE COUNT: 00021

... Rates

The index consists of three average rates:

- * The base rate offered to most annuity buyers .
- * The bonus rate, which carries a lower sales commission and provides a 1% interest bonus in the first year. Bonus rates are frequently offered as an incentive to first - time annuity buyers .
- * The average one-year yield on bank certificates of deposits, as a benchmark.

The annuity...

13/3,K/108 (Item 31 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

06374476 SUPPLIER NUMBER: 13112007 (USE FORMAT 7 OR 9 FOR FULL TEXT)
HOME SALES TO IMPROVE; REALTOR CONFIDENCE IS UP, NEW SURVEY SAYS
PR Newswire, 0204LA030
Feb 04, 1993
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 819 LINE COUNT: 00066

... four things to help improve home sales: 1) keep interest rates low, 2) provide more incentives for first - time home buyers , 3) create more jobs, and 4) reduce the capital gains tax rate .

Some 520 leading Realtors from 20 U.S. states participated in the company's semi...

13/3,K/109 (Item 32 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

06203465 SUPPLIER NUMBER: 13607479 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Halifax charts new mortgage course. (Halifax Building Society's new rates)
Meller, Paul
Marketing, p3(1)
Oct 1, 1992
ISSN: 0025-3650 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 298 LINE COUNT: 00023

TEXT:

...lower mortgage rates to borrowers with bigger deposits thereby shifting mortgage marketing emphasis away from incentives for first time buyers .

13/3,K/110 (Item 33 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

06199429 SUPPLIER NUMBER: 13587647 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Efforts to safeguard macroeconomic stability. (Germany) (OECD Economic
Surveys: Part 2) (Industry Overview)
OECD Economic Surveys - Germany, p30(25)
July, 1992
DOCUMENT TYPE: Industry Overview ISSN: 0376-6438 LANGUAGE:
ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 6184 LINE COUNT: 00501

... rate applied at times in the early 1970s and 1980s is disregarded).
At the same time , the discount rate was increased from 7 1/2 to 8
per cent. The size of the December interest rate moves surprised market
participants and gave rise to some controversy. The economy was apparently
softening; the rise in inflation...

13/3,K/111 (Item 34 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

06189830 SUPPLIER NUMBER: 13085157 (USE FORMAT 7 OR 9 FOR FULL TEXT)
You say banana.... (comparing consumer and utility discount rates)
Cater, James C.
Public Utilities Fortnightly, 130, n12, 16(3)
Dec 15, 1992
ISSN: 0033-3808 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 1974 LINE COUNT: 00164

... what the comparative discount rates represent and how they are
measured. In this context, the consumer discount rate generally refers
to the project's implicit internal rate of return over the consumer 's
required payback period . Since this value represents the implicit return
over the consumer 's required payback period (as opposed to the
project's useful life), it is a function of the consumer...

13/3,K/112 (Item 35 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

06173127 SUPPLIER NUMBER: 12937263 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Dallas utility promotes many thermal storage hvac systems. (Texas Utilities
Electric Co.; heating, ventilation and air conditioning)
Air Conditioning, Heating & Refrigeration News, v187, n12, p10(1)
Nov 23, 1992
ISSN: 0002-2276 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 708 LINE COUNT: 00053

... for all remaining kW shifted.

Another incentive to use thermal storage is the utility's **time of-day rate**, which gives a **rate discount** to **customers** willing to shift electric usage from on-peak to off-peak hours.

In national terms...

13/3,K/113 (Item 36 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2005 The Gale Group. All rts. reserv.

06143022 SUPPLIER NUMBER: 12643112 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Real estate markets since 1980: what role have tax changes played?

(National Tax Association Symposium: Taxes and Spending in the Age of Deficits)

Follain, James R.; Hendershott, Patric H.; Ling, David C.

National Tax Journal, 45, n3, 253-266

Sept, 1992

CODEN: NLJOD6 ISSN: 0028-0283 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 6918 LINE COUNT: 00535

... investors equal to 50 percent for the period prior to ERTA, 45 percent for the **period** 1982 to 1986, and a 36 percent **rate** since the passage of TRA. The specific rental **user cost** series plotted here is being used in ongoing work by Dixie Blackley and James...

13/3,K/114 (Item 37 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2005 The Gale Group. All rts. reserv.

06137531 SUPPLIER NUMBER: 12793117 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Need for housing spurs legislation.

Glass, Judy

LI Business News, n38, p1(2)

Sept 21, 1992

ISSN: 0894-4806 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 854 LINE COUNT: 00066

TEXT:

...targeted" by the federal government for additional aid. And some LI banks are offering similar **incentives** to **first time buyers**.

13/3,K/115 (Item 38 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2005 The Gale Group. All rts. reserv.

05857689 SUPPLIER NUMBER: 12095852 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Financing a 1st home.

Manning, Jim

Real Estate Today, v25, n4, p39(4)

May, 1992

CODEN: RESTDR ISSN: 0034-0804 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 3224 LINE COUNT: 00239

... include that option as well. In Kansas we have a tax-credit program for first- **time buyers**. In many states, through HUD's mortgage revenue

bond (MRB) program, lenders offer lower interest rates for buyers who haven't owned a house in the past three years. Usually, there's a ceiling on the buyers' income and the purchase price of the home.

Of course, when interest rates are reasonable...

13/3,K/116 (Item 39 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

05591338 SUPPLIER NUMBER: 11353784 (USE FORMAT 7 OR 9 FOR FULL TEXT)
How to succeed with airtime billing. (billing by specialized mobile radio operators)

Kruse, John

Communications, v28, n10, p63(5)

Oct, 1991

ISSN: 0010-356X

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 2477

LINE COUNT: 00199

... the flat rate is regarded as an access fee for the service and no free time is granted. The customer pays both the flat rate and an airtime charge for the first minute.

* **Discounts** . Many airtime billing software packages offer discounts off the base airtime rate for time used...

13/3,K/117 (Item 40 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

05583592 SUPPLIER NUMBER: 11429262 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Hear, watch, and sell the customer. (management strategies of top companies) (The 200 Best Small Companies)

Meeks, Fleming; Chatzky, Jean Sherman

Forbes, v148, n11, p218(4)

Nov 11, 1991

ISSN: 0015-6914

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 2223

LINE COUNT: 00171

... to this presorting, direct mailers get a discount rate from the Post Office. This postal discount software was first offered to big direct mail customers, like Publishers Clearing House and Time Warner's magazine group, and was later sold to insurance companies, banks and credit card...

13/3,K/118 (Item 41 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

05559980 SUPPLIER NUMBER: 11733503 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Mr. Outside. (Larry Burke, publisher of magazine 'Outside') (Company Profile)

Siler, Charles

Folio:'s Publishing News, v3, n12, p24(4)

Dec 15, 1991

DOCUMENT TYPE: Company Profile

ISSN: 1043-8688

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 3484

LINE COUNT: 00262

... time.

Circulation has grown steadily ever since, mostly without the use of expensive incentives. First- time subscribers are offered an introductory rate of \$14.95, a discount from the regular annual rate of \$18. Aside from an occasional \$12.95 test offer, that is as low as...

13/3,K/119 (Item 42 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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05541663 SUPPLIER NUMBER: 11411178 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Tax rates, labor supply, and the structure of preferences.

Gahvari, Firouz

Public Finance Quarterly, v19, n4, p466(11)

Oct, 1991

ISSN: 0048-5853

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 2846 LINE COUNT: 00230

... and Smith (1985), who said:

The supply-siders who claim that reducing income tax rates **increases** work **incentives** have a valid point, however, when one considers general income tax **rate** reductions. While at any point in **time** **individuals** or small groups of people can experience income effects if their wages change, workers as...

13/3,K/120 (Item 43 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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05441364 SUPPLIER NUMBER: 11165717 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Comparing present value cost differentials between fixed- and adjustable-rate loans: a mortgage simulation.

Tucker, Michael

Financial Review, v26, n3, p447(12)

August, 1991

ISSN: 0732-8516

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 3257 LINE COUNT: 00260

... efficient. This cost advantage reversal is a function of a borrower's discount rate, holding **period**, and initial **rates** of FRM and ARM loans.

Cost Simulation Methology

The present value cost of a mortgage for **individual** **i**, with tax rate **tx[.sub.i]**, discount rate **d[.sub.i]**, points **p[.sub...**

13/3,K/121 (Item 44 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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05196038 SUPPLIER NUMBER: 10912814 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Potential profitability and decreased consumer welfare through manufacturers' cents-off coupons.

Howell, Jamie

Journal of Consumer Affairs, v25, n1, p164(21)

Summer, 1991

ISSN: 0022-0078

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 5596 LINE COUNT: 00472

... their income, product prices, and their tastes. In general, one expects a major determinant of time costs to be reflected in the wage rate earned by a consumer. Thus, it is expected that higher wage earners would be less likely to be coupon users than consumers with lower wage rates and corresponding lower opportunity costs. Although on the surface this appears reasonable, Narasimhan (1984) finds...

13/3,K/122 (Item 45 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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05187708 SUPPLIER NUMBER: 10878037 (USE FORMAT 7 OR 9 FOR FULL TEXT)
5-yr. annuity offers bonus and bailout options. (Product News/Marketing)
Koco, Linda
National Underwriter Life & Health-Financial Services Edition, n22, p35(2)
June 3, 1991
ISSN: 0893-8202 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 607 LINE COUNT: 00047

... the product's bailout option, says Mr. Brandt. This provides that, if the initial credited rate drops at any time during the five-year period, even by 1 basis point, the client has 60 days to surrender or exchange the policy, free of surrender charge.
If a...

13/3,K/123 (Item 46 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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05172128 SUPPLIER NUMBER: 10749434 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Treasury and Federal Reserve foreign exchange operations: November 1990 - January 1991. (United States Department of the Treasury, Federal Reserve System)
Cross, Sam Y.; Brotman, Daniel H.
Federal Reserve Bank of New York Quarterly Review, v15, n3-4, p80(6)
Wntr, 1991
ISSN: 0147-6580 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 3053 LINE COUNT: 00262

... the Bundesbank characterized its move as technical and subsequently took steps to keep money market rates from rising.

Thus, as the period closed, sentiment toward the dollar remained negative as market participants, believing that dollar interest rates would decline further, expected interest rate differentials to continue to ...

13/3,K/124 (Item 47 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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05146557 SUPPLIER NUMBER: 10666634 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Treasury and Federal Reserve foreign exchange operations. (United States Department of the Treasury, United States. Federal Reserve System)
Brotman, Daniel H.
Federal Reserve Bulletin, v77, n4, p230(5)
April, 1991

ISSN: 0014-9209 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 3132 LINE COUNT: 00271

... the Bundesbank characterized its move as technical and subsequently took steps to keep money market rates from rising.

Thus, as the period closed, sentiment toward the dollar remained negative as market participants, believing that dollar interest rates would decline further, expected interest rate differentials to continue to

13/3,K/125 (Item 48 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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04547736 SUPPLIER NUMBER: 08319984 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The cash-in-advance model: optimal policy considerations.
Cutler, Harvey; Kling, Robert W.
Quarterly Review of Economics and Business, v30, n1, p54(10)
Spring, 1990
ISSN: 0033-5797 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 3986 LINE COUNT: 00311

... left along the transformation curve $C = F(L)$, say at point B. Here, the marginal rate of transformation exceeds the marginal rate of substitution, for the simple reason that the consumer must wait one period between when he supplies his labor and when he may spend the earnings. Note that...

13/3,K/126 (Item 49 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

04162603 SUPPLIER NUMBER: 08111302 (USE FORMAT 7 OR 9 FOR FULL TEXT)
A firm hand on the tiller. (a portrait of Mexican President Carlos Salinas de Gortari) (Mexico: Changing Course)
Euromoney, pM3(5)
Dec, 1989
ISSN: 0014-2433 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 3053 LINE COUNT: 00238

... at 0.8% over Libor; or to choose between two 30-year-bond options. The first provides a 35% discount on principal but pays close to market interest rates; the second pays a flat 6...

13/3,K/127 (Item 50 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

04159613 SUPPLIER NUMBER: 08263361 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Treasury and Federal Reserve foreign exchange operations; August-October 1989.
Cross, Sam Y.
Federal Reserve Bank of New York Quarterly Review, v14, n3, p54(7)
Autumn, 1989
ISSN: 0147-6580 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 2523 LINE COUNT: 00202

... discount rate by one-half percentage point on October 11, and short-term market interest rates in Japan increased by approximately 75 basis points within the span of a week.

Around this time, market participants also began to expect favorable interest rate differentials to diminish further because of an easing...

13/3,K/128 (Item 51 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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03883030 SUPPLIER NUMBER: 07448357 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Product showcase: products eligible for rebates. (buyers guide)
Energy User News, v14, n3, p19(5)
March, 1989
DOCUMENT TYPE: buyers guide ISSN: 0162-9131 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 5802 LINE COUNT: 00583

... 12 cents/kwh, depending on life of equipment (the longer the life, the higher the rate) and the amount of time the user wishes to receive the rebate (the longer the amount of time, the lower the rate -- can range from 2 to 7 years). Commercial, industrial, institutional.
LIGHTING RETROFITS: HID fixtures: \$50...

13/3,K/129 (Item 52 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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03868371 SUPPLIER NUMBER: 07076198 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Deadweight losses and the saving response to a deficit.
Fremling, Gertrud M.; Lott, John R., Jr.
Economic Inquiry, v27, n1, p117(13)
Jan, 1989
ISSN: 0095-2583 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 6229 LINE COUNT: 00496

... on saving. If the tax rates on (market) goods is lowered today and raised tomorrow, consumers will raise consumption today at the expense of consumption tomorrow. The incentive to increase first - period consumption therefore counteracts the incentive to save for future increases in taxes and deadweight losses...

13/3,K/130 (Item 53 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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03866852 SUPPLIER NUMBER: 07335273 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Award-winning mail order strategies. (the best companies to buy hardware and-or software from using mail order) (includes related articles on how to buy by mail and by phone and on how prices compare) (directory)
Lockwood, Russ
Personal Computing, v13, n2, p78(10)
Feb, 1989
DOCUMENT TYPE: directory ISSN: 0192-5490 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 5972 LINE COUNT: 00471

... variable volume discounts. Shipping UPS (insured). 2nd-day air, USPS 1st Class at carrier's rate. Returns Replacement of defective products or full money-back guarantee, flexible evaluation period for corporate customers. Support, Service Toll-free at above phone number, on-site repair center. In Business 4...

13/3,K/131 (Item 54 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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>>>Accession number 3518041 is unavailable

13/3,K/132 (Item 55 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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02336415 SUPPLIER NUMBER: 03803630 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Revising the view of pay cable.
Broadcasting, v108, p54(3)
June 3, 1985
ISSN: 0007-2028 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 3274 LINE COUNT: 00245

... bundling of two or more pay services into a single package, usually offered to the subscriber at a discount.

"For the first time we are enjoying the challenge of some competition" in the form of the home video...

13/3,K/133 (Item 56 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

01753215 SUPPLIER NUMBER: 02662395 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Coping with volatile financial markets: Australia's experience.
Temby, Warwick; Goodman, John L., Jr.
Federal Home Loan Bank Board Journal, 16, n3, 2-5
March, 1983
ISSN: 0737-0725 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 2169 LINE COUNT: 00175

... that would be paid on a loan at a ten percent rate of interest. The rebate applies to the first \$60,000 of a home loan. First-time home buyers will be able to choose between this scheme and the scheme announced in March 1982...

13/3,K/134 (Item 1 from file: 160)
DIALOG(R)File 160:Gale Group PROMT(R)
(c) 1999 The Gale Group. All rts. reserv.

01856693
Are coupons effective tools?
US Distribution Journal January, 1988 p. 16
ISSN: 0741-2258

... cents-off coupons distributed nearly doubled in 1981-86 but redemption declined 10%. The average coupon face value increased 51% in

the same period . According to a consumer survey conducted by NPD Research, the average coupon-using household redeems 1.5 coupons/week...

13/3,K/135 (Item 2 from file: 160)
DIALOG(R)File 160:Gale Group PROMT(R)
(c) 1999 The Gale Group. All rts. reserv.

01810075

Hearing ordered for KG&E cuts
Wichita Eagle-Beacon (KS) November 5, 1987 p. C;4

Kansas Gas & Electric plans to offer greater rate discounts to Vulcan Chemical (Wichita, KS), its largest customers .The Kansas Corporation Commission ordered a hearing to consider the rate discount . It was the second time in 2 wks that the commission had tabled an effort by KG&E to offer...

13/3,K/136 (Item 3 from file: 160)
DIALOG(R)File 160:Gale Group PROMT(R)
(c) 1999 The Gale Group. All rts. reserv.

01532076

Events: Low interest rate financing.
ADVERTISING AGE December 29, 1986 p. 30

... unmanageable inventories of model year 1986 cars before model year 1987 cars were introduced. A second period of incentives , covering subcompact cars and trucks, ended 1986. Industry analysts agreed that the incentives conditioned consumers to expect deals and caused sales to slump when they ended. ...

13/3,K/137 (Item 4 from file: 160)
DIALOG(R)File 160:Gale Group PROMT(R)
(c) 1999 The Gale Group. All rts. reserv.

01328588

New rules in prime resin distribution--anytime, anyplace, any amount.
MODERN PLASTICS February, 1986 p. 58-611

... offer services not usually provided by resin companies, such as less-than-truckload amounts of different materials and discounts on mixed orders. Delivery time is usually less than 2 d. The distributor's main clients tend to be small and medium-sized processors. Smaller processors order small-volume shipments of...

13/3,K/138 (Item 5 from file: 160)
DIALOG(R)File 160:Gale Group PROMT(R)
(c) 1999 The Gale Group. All rts. reserv.

00899566

Airlines will try to reduce capacity and stabilize fares in 1983 to overcome reduced yields in 1982 from below-cost fares.
Aviation Week & Space Technology March 14, 1983 p. 88,1891

... or, as in the case of new entrants, offering unrestricted discount fares below the current discount rate . Carriers are differentiating

discretionary and time-sensitive customers by controlling the number of discount seats/flight, and placing advanced purchase and minimum-stay...

13/3,K/139 (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2005 The Gale Group. All rts. reserv.

01688529 SUPPLIER NUMBER: 15404612 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Multimedia lifeline. (ISDN's use in international communications) (includes related case studies of ISDN use at Ford of Europe, Dutch Waterways)

King, Julia

Computer Weekly, p32(2)

May 26, 1994

ISSN: 0010-4787

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 1607

LINE COUNT: 00126

... s basic rate service.

For the first three months of this year, BT offered an incentive to first-time basic rate subscribers. The connection charge, normally 400 [pounds] for the two channels, was halved to 200 [pounds]...

13/3,K/140 (Item 2 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2005 The Gale Group. All rts. reserv.

01154283 SUPPLIER NUMBER: 00654648 (USE FORMAT 7 OR 9 FOR FULL TEXT)
MicroPro to Launch Site-License Plan.

Gillin, P.

PC Week, v2, n39, p4

Oct. 1, 1985

ISSN: 0740-1604

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 744

LINE COUNT: 00058

... with serial numbers of WordStar and WordStar 2000 copies that are already in use. The customer can then credit that number of copies toward the discount level.

Companies will be able to qualify for increasing discount levels over the three-year period. The three-year duration of the plan was developed to recognize "that while corporations tend...

13/3,K/141 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2005 The Gale Group. All rts. reserv.

03364402 Supplier Number: 46920907 (USE FORMAT 7 FOR FULLTEXT)

ACC UK: ACC launches new products and services at TMA 29

M2 Presswire, pN/A

Nov 26, 1996

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 360

... service is competitively priced, with savings of at least 25 per cent off BT standard rates. Customers benefit from a range of features including, dynamic call routing, per second billing, volume discount, various service levels and flexible period packages.

- ACC Chargecard ACC's telephone credit card offers low rates from any

touchtone telephone...

13/3,K/142 (Item 2 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2005 The Gale Group. All rts. reserv.

03329100 Supplier Number: 46844315 (USE FORMAT 7 FOR FULLTEXT)

NEW VENTURE

CardFAX, v96, n195, pN/A

Oct 31, 1996

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 88

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...next week that offers a 2% rebate on card purchases and a 10 /0 introductory **discount** on the **first** credit card purchase. The card has no annual fee, a 25-day **grace period** and an interest rate of prime (8.50/0) plus 13.65 percentage points (22...

13/3,K/143 (Item 3 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2005 The Gale Group. All rts. reserv.

03140470 Supplier Number: 46429926 (USE FORMAT 7 FOR FULLTEXT)

AMERICAN INSTITUTE OF PHYSICS OFFERS PINET ONLINE WEB SITE

Online Newsletter, v17, n6-7, pN/A

June 1, 1996

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 266

... Netscape, Mosaic, and others. The databases use WebZ server software developed by OCLC.

The subscription **rate** for PINET averages about \$4.50 per month for AIP **members** . A 20% **first** -year **discount** is available to trial **users** who convert to full- **time** subscriptions.

For further information contact: The American Institute of Physics, 500 Sunnyside Blvd., Woodbury, NY...

13/3,K/144 (Item 4 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2005 The Gale Group. All rts. reserv.

02761116 Supplier Number: 45603594 (USE FORMAT 7 FOR FULLTEXT)

MANAGED CARE BRIEFS

Managed Care Week, v5, n21, pN/A

June 12, 1995

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 695

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...95, p. 3). Kaiser Foundation Health Plan's southern California Region has for the first **time** offered a product that isn't community **rated** .

The option is available to **individuals** who pass a medical review and pay a one-time \$10 application fee. John Hancock...

13/3,K/145 (Item 5 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2005 The Gale Group. All rts. reserv.

02698731 Supplier Number: 45473441 (USE FORMAT 7 FOR FULLTEXT)
American Express Co. is testing prototypes of several new Optima credit cards

CardFAX, pN/A
April 14, 1995
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 188

(USE FORMAT 7 FOR FULLTEXT)
TEXT:
...testing prototypes of several new Optima credit cards, including a gold card and AmEx's **first** card with a **rebate** , CardFax has learned. One of the new Optima cards has no **grace period** , but gives a 2% rebate on all purchases with no cap on rebates. The rebate...

13/3,K/146 (Item 6 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2005 The Gale Group. All rts. reserv.

02662190 Supplier Number: 45395280 (USE FORMAT 7 FOR FULLTEXT)
Cobranding Makes Its Debit Debut
Bank Network News, pN/A
March 12, 1995
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1354

... m in this business," he says. "There are two different cards being used and four **different rebate** plans. This will confuse consumers." However, Auriemma adds that the Bank IV concept might succeed...

...credit cards won't want to use the debit card when they can get a **grace period** on credit. Also, if some consumers are won over to a debit card, that could...

13/3,K/147 (Item 7 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2005 The Gale Group. All rts. reserv.

02532450 Supplier Number: 45104433 (USE FORMAT 7 FOR FULLTEXT)
SponsorBits: McDonald's, Target And Turner
Entertainment Marketing Letter, v7, n11, pN/A
Nov, 1994
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 623

(USE FORMAT 7 FOR FULLTEXT)
TEXT:

...258-8000). The promotion had many of the elements (and partners) of the successful "Slime Time Sweepstakes" that has driven **ratings** for Nick. Kids enter by picking up entry blanks at McDonald's stores. **Participants** communicate with Nickelodeon studios in Orlando to play a touchtone game on their phone. Each...

13/3,K/148 (Item 8 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2005 The Gale Group. All rts. reserv.

01066659 Supplier Number: 40641332 (USE FORMAT 7 FOR FULLTEXT)
COMPETITORS ATTACK AT&T'S NEW PROMOTIONAL TARIFF
The Report on AT&T, v7, n1, pN/A
Jan 9, 1989
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 736

... T's Tariff 15, which the commission is investigating. Unlike Tariff 15, which specifies particular **rates** for one **customer** at a **time**, AT&T's newest scheme could immediately apply to essentially any purchaser of interstate business...

13/3,K/149 (Item 1 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

0724803 96-83302
TWA to pay on-time bonuses
Carey, Christopher
St Louis Post-Dispatch (St Louis, MO, US) p1C
PUBL DATE: 960626
WORD COUNT: 392
DATELINE: St Louis, MO, US, Midwest

TEXT:

Trans World Airlines Inc., desperate to improve its dismal **customer** -service **ratings**, has decided to pay employees for **progress** .

TWA will issue **bonuses** for any month that it **ranks** among the top five airlines in three crucial categories--on- time performance, **customer** complaints and baggage handling.

Employees could split as much as \$32.4 million annually if...

13/3,K/150 (Item 2 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

0684433 96-41672
Gourmet dishes up home cooking
Martin, Ingrid
Alaska Journal of Commerce (Anchorage, AK, US), V20 N12 p1
PUBL DATE: 960318
WORD COUNT: 678

DATELINE: Anchorage, AK, US, Pacific

TEXT:

...in the Lower 48."

Cochrell's basic two-week rate is \$295, with a substantial **discount** for **first - time customers**, and special **rates** for those who are temporarily bedridden. For each additional **person**, add \$50. For more information, call (907) 348-0048.

13/3,K/151 (Item 3 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

0652385 96-09119

Sender Vender hopes to add more stores here

Harrell, Lisa

Journal of Business-Spokane (Spokane, WA, US), V10 N22 s1 p16

PUBL DATE: 951122

WORD COUNT: 1,187

DATELINE: Spokane, WA, US, Pacific

TEXT:

...the stamps wholesale to businesses like Sender Vender, which in turn sells them to their **customers** at a discounted **rate**.

At the **time** Sender Vender opened here about five and a half years ago under different ownership, Matt...

13/3,K/152 (Item 4 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

0553485 95-08908

ITT Hartford plans to trim workers' comp rates in 1995

Anonymous

Business Journal-Portland (Portland, OR, US), V11 N40 s1 p8

PUBL DATE: 941202

WORD COUNT: 346

DATELINE: Portland, OR, US

TEXT:

...the nation's third largest workers' compensation insurer, plans to cut its standard workers' compensation **rates** in Oregon by 10 percent starting in 1995. At the same **time** it plans to **increase** the **discount** afforded its **customers** who have a better safety record to 20 percent below its standard **rates**.

Both rates are subject to approval by Oregon's Department of Insurance.

The rate reduction...

13/3,K/153 (Item 5 from file: 635)
DIALOG(R)File 635:Business Dateline(R)

(c) 2005 ProQuest Info&Learning. All rts. reserv.

0552062 95-07409

Indicators point to continued rise in regional, national economies

Foster, Pamela E

Nashville Business Journal (Nashville, TN, US), V10 N49 s1 p1

PUBL DATE: 941205

WORD COUNT: 743

DATELINE: Nashville, TN, US

TEXT:

...by raising interest rates an unprecedented six times this year.

Last month was the last **time** the group's board of governors raised **rates**. **Members** lifted the federal funds **rate** banks charge each other to borrow to 5.5 percent and **increased** the **discount rate** the Fed charges banks to 4.75 percent.

The rising interest rates seem to be...

13/3,K/154 (Item 6 from file: 635)

DIALOG(R)File 635:Business Dateline(R)

(c) 2005 ProQuest Info&Learning. All rts. reserv.

0441229 93-93765

Incentive banking: Who holds the magic key in attracting customers?

Birritteri, Anthony

New Jersey Business (Trenton, NJ, US), V39 N9 s1 p58

PUBL DATE: 930900

WORD COUNT: 1,820

DATELINE: Trenton, NJ, US

TEXT:

...bank has in the past contributed \$25 into new savings accounts, tied in special CD **rates** and offered \$50 U.S. Savings Bonds. At press **time**, U.S. Savings Bonds are being offered as a **customer referral incentive**. "We try **different** things to avoid becoming stale," says Taranto. Standard ChemPlus features include one convenient monthly statement...

13/3,K/155 (Item 7 from file: 635)

DIALOG(R)File 635:Business Dateline(R)

(c) 2005 ProQuest Info&Learning. All rts. reserv.

0407879 93-59659

City looking to diversify to dull recession's sting

Schuetzler, Darren

Financial Post (Toronto, ONT, Canada) s1 p17

PUBL DATE: 930615

WORD COUNT: 1,028

DATELINE: Edmonton, ALT, Canada

TEXT:

...starts rose last year to 6,764 units from 4,285 in 1991. Low interest **rates**, coupled with federal **incentives** for **first - time buyers**, led to the surge in construction, says Laurie Scott, senior market

analyst with Canada Mortgage...

13/3,K/156 (Item 8 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

0387478 93-38702

Company of the year: South Central Bell

Salvail, Andy

The Greater Baton Rouge Business Report (Baton Rouge, LA, US), V11 N17 s1 p
22

PUBL DATE: 930406

WORD COUNT: 1,180

DATELINE: Baton Rouge, LA, US

TEXT:

...upheld or rejected by the courts following highly confrontational
PSC meetings and court hearings.

The first period under incentive regulation was reviewed in
February. As a result, SCB returned about \$13.8 in "overearnings" to
consumers in the form of rate reductions and kept \$13.8 million. Under
the plan, half of SCB's split must...

13/3,K/157 (Item 9 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

0360608 93-10967

**Fingerhut reports record earnings & net revenue for fourth quarter & total
year 1992 and declares quarterly dividend**

Deikel, Theodore

PR Newswire (New York, NY, US) s1 p1

PUBL DATE: 930114

WORD COUNT: 1,912

DATELINE: Minneapolis, MN, US

TEXT:

...Dec. 25, 1992 was \$8.8 million compared to \$7.9 million for the
comparable period in 1991.. Increased sales from Fingerhut's customer
list resulted in more sales of accounts receivable and an overall increase
in the discount, partially offset by lower average commercial paper
rates.

Interest expense, net for the 13 week...

13/3,K/158 (Item 10 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

0288948 92-35379

Homes Sweet Homes

Wood, Sean

Dallas Business Journal (Dallas, TX, US), V15 N32 s1 p23

PUBL DATE: 920410

WORD COUNT: 693
DATELINE: Dallas, TX, US

TEXT:

...starting to creep out of the doldrums and the promise of a \$5,000 tax incentive for first - time home buyers has area homebuilders enjoying their best success in several years.

Single-family building permits are...

13/3,K/159 (Item 11 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

0273256 92-19597
Walker Pitches a Winner in First Tennessee Account
Shepard, Scott
Memphis Business Journal (Memphis, TN, US), V13 N40 s1 p22
PUBL DATE: 920217
WORD COUNT: 1,035
DATELINE: Memphis, TN, US

TEXT:

...says account executive Suzanne Lewis.

Since idle money is a liability for a bank, every time rates dropped a quarter point it was necessary to both encourage customers to keep their money in the bank and also borrow it back to take advantage of lower rates, she says. As another incentive, Walker is about to debut a free cellular phone premium...

13/3,K/160 (Item 12 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

0254682 92-00944
Glen Ivy Opens On-Site Sales Offices for Reno and Las Vegas Time Share Resorts; Firm Completes \$86.5 Million Financing, Names New Chief Financial Officer
Auerbach, Alex
Business Wire (San Francisco, CA, US) s1 p1
PUBL DATE: 911126
WORD COUNT: 1,043
DATELINE: Corona, CA, US

TEXT:

...underwriter and private placement agent for the senior notes, which carry a 7.5 percent coupon.

Proceeds of the second business trust transaction were used to increase Glen Ivy's capacity to provide consumer financing for future time share sales, and to provide working capital for future growth.

Mann said that growth will...

13/3,K/161 (Item 13 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
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0098970 89-22805

9.75% Mortgages Are Failing to Entice Rush of Home Buyers

Barnes, Jon

Crains Cleveland Business (Cleveland, OH, US), V10 N25 s1 p3

PUBL DATE: 890619

WORD COUNT: 668

DATELINE: Cleveland, OH, US

TEXT:

...Stefanski, chief executive officer of Third Federal, said his S&L plans to drop its rate to 9.5% by June 19. In addition, Third Federal is offering a special discount for first - time home buyers , which cuts another quarter of a percentage point off the rate for them, he said.

Mr. Stefanski said mortgage rates at Third Federal have dropped a...

13/3,K/162 (Item 14 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
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0082266 89-05923

Parking Magnate Reyes Buys Downtown Property for New Ventures Into Auto Care and Shuttle Service

Dobie, Maureen

Indianapolis Business Journal (Indianapolis, IN, US), V9 N42 s2 p4B

PUBL DATE: 890123

WORD COUNT: 913

DATELINE: Indianapolis, IN, US

TEXT:

...Park for less. Ride for Free' is our motto," explained Lia Reyes. The monthly parking rate is \$38, with a \$13 discount for first - time users . Those who refer new clients also get a 15 percent refund on their monthly payment, Reyes said.

Reyes concedes that...

13/3,K/163 (Item 15 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
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0045043 88-02517

Boat Makers, Refitters Steering New Courses

Weston, Trish; Gordon, Lee

Puget Sound Business Journal (Seattle, WA, US), V8 N32 s1 p12

PUBL DATE: 871221

WORD COUNT: 2,401

DATELINE: WA, US

TEXT:

...low as 10 percent financing for 15 years," he said. "That's a real purchasing incentive to first - time buyers and those people who have been waiting for the rates to come down."

Nordtvedt reports a backlog of orders for new boats; typical buyers are retirees and young professionals. "It looks like 1988 could be the blockbuster year for...
?

Set	Items	Description
S1	1708052	INCENTIVE? ? OR REBATE? ? OR BONUS?? OR DISCOUNT? ? OR COU-PON? ?
S2	8359817	SCORE? ? OR RATE? OR RATING? OR GRAD??? OR RANK? OR SCORING
S3	77620	S1(3N) (PROGRESS? OR INCREAS? OR SECOND OR 2ND OR FIRST OR - 1ST OR ANOTHER OR DIFFERENT? OR DISPARAT? OR SEPARATE?)
S4	29495	GRACE(5N) (PERIOD OR TIME OR INTERVAL? ?)
S5	17219802	CONSUMER? OR USER? OR BUYER? OR PARTICIPANT? OR CUSTOMER? - OR CLIENT? OR SUBSCRIBER? OR MEMBER? ? OR INDIVIDUAL? OR PERSON? ?
S6	17	S3(S)S4
S7	8683	S3(15N)S2
S8	951	S7(10N)S5
S9	166	S8(10N) (GRACE OR PERIOD OR TIME OR INTERVAL? ?)
S10	183	S6 OR S9
S11	42	S10 NOT PY>1998
S12	33	S11 NOT PD=19980327:20010327
S13	32	RD (unique items)
File	20:Dialog	Global Reporter 1997-2005/Oct 25 (c) 2005 Dialog
File	476:Financial Times	Fulltext 1982-2005/Oct 25 (c) 2005 Financial Times Ltd
File	610:Business Wire	1999-2005/Oct 25 (c) 2005 Business Wire.
File	613:PR Newswire	1999-2005/Oct 25 (c) 2005 PR Newswire Association Inc
File	624:McGraw-Hill Publications	1985-2005/Oct 24 (c) 2005 McGraw-Hill Co. Inc
File	634:San Jose Mercury	Jun 1985-2005/Oct 24 (c) 2005 San Jose Mercury News
File	810:Business Wire	1986-1999/Feb 28 (c) 1999 Business Wire
File	813:PR Newswire	1987-1999/Apr 30 (c) 1999 PR Newswire Association Inc
File	570:Gale Group MARS(R)	1984-2005/Oct 24 (c) 2005 The Gale Group

13/3,K/1 (Item 1 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2005 Financial Times Ltd. All rts. reserv.

0008501707 BOGFVAAADCFT

Financial planning: Welcome to a real world: Graduate banking

KRISHNA GUHA

Financial Times, London Edition 1 ED, P 6

Saturday, June 22, 1996

DOCUMENT TYPE: Features; NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 620

...point discount to graduates on its standard variable rate for a year.
Midland's variable rate - 6.99 per cent - is not the best on the market,
and bigger first - time buyer discounts are available elsewhere.

13/3,K/2 (Item 2 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2005 Financial Times Ltd. All rts. reserv.

0007561197 BOEINDHAFNFT

International Company News: Three-card trick from American Express -

Financial services group is entering a new phase

RICHARD WATERS

Financial Times, P 27

Wednesday, September 14, 1994

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 1,298

...months.

Rather than the old one-size-fits-all approach, each card will offer a
different range of incentives (the first provides a longer
interest-free grace period than is usual).

At present, American Express maintains revolving credit balances of around
Dollars 8bn...

13/3,K/3 (Item 3 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2005 Financial Times Ltd. All rts. reserv.

0006526871 BOCBBAAAE6FT

Mortgage applications rise

Financial Times, P 4

Saturday, February 1, 1992

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 209

...at 10.6 per cent, fixed for three or five years.

The cut in mortgage rates is seen as the final factor - combined with
discounts for first - time buyers, falling house prices and the ending
of stamp duty on house purchases under Pounds 250...

13/3,K/4 (Item 4 from file: 476)

DIALOG(R)File 476:Financial Times Fulltext
(c) 2005 Financial Times Ltd. All rts. reserv.

0006524869 BOCBMA5ADYFT

Congress heads for clash over US taxes

GEORGE GRAHAM

Financial Times, P 6

Thursday, February 13, 1992

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 465

...measures from Mr Bush's proposals. They include a cut in the capital gains tax **rate** , an investment tax allowance, and tax **incentives** for **first - time** home **buyers** .

Mr Richard Gephardt, leader of the Democratic majority in the House of Representatives, countered the...

13/3,K/5 (Item 5 from file: 476)

DIALOG(R)File 476:Financial Times Fulltext

(c) 2005 Financial Times Ltd. All rts. reserv.

0006521896 BOCB1BLAFFFT

Democrats reject Bush package to boost growth

GEORGE GRAHAM and AP-DJ

Financial Times, P 5

Friday, February 28, 1992

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 285

TEXT:

...Union message a month ago, would have included a cut in the capital gains tax **rate** , an investment tax allowance and tax **incentives** for **first - time** home **buyers** .

13/3,K/6 (Item 6 from file: 476)

DIALOG(R)File 476:Financial Times Fulltext

(c) 2005 Financial Times Ltd. All rts. reserv.

0006060709 BOBG0A7AFVFT

Finance & the Family: Hard sell in a buyers' market - Scheherazade

Daneshkhu scours the high street for a mortgage. David Barchard asks are home loans safe?

SCHEHERAZADE DANESKHU and DAVID BARCHARD

Financial Times, P IV

Saturday, July 27, 1991

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 826

...s your choice.'

I called the Abbey National, which has a 1.5 per cent **discount** for **first time** **buyers** . Like the Halifax, it is not tied to an endowment. The **rate** is held to January 1993. The endowment mortgage was still recommended, but the adviser did...

13/3,K/7 (Item 7 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2005 Financial Times Ltd. All rts. reserv.

0006058308 BOBHKAKACRFT

Finance and the Family: Societies launch new products

JOHN AUTHERS

Financial Times, P IV

Saturday, August 10, 1991

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 460

TEXT:

...week, as several new products were launched.

Halifax weighed in with a new package of **incentives for first - time buyers**. The discounted **rate** continues at 1.5 percentage points lower than Halifax's variable base rate (currently 11...

13/3,K/8 (Item 8 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2005 Financial Times Ltd. All rts. reserv.

0006053507 BOBIHAAAE1FT

Finance and the Family: Mortgages: is it time to fix your rate? / Home loans have been cut and special offers abound - but watch the small print

DAVID BARCHARD

Financial Times, P IV

Saturday, September 7, 1991

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 841

...borrowers who do this should look carefully at how long the discounts will last. Most **discounts for first time buyers** last only a year - when the mortgage reverts to the full variable **rate**, a borrower might suffer a sharp jump in payments.

One apparently outstanding mortgage offer to...

13/3,K/9 (Item 9 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2005 Financial Times Ltd. All rts. reserv.

0006042995 BOBJOAOAEPFT

Gross mortgage lending rises 10%

Financial Times, P 4

Saturday, October 26, 1991

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 75

TEXT:

...the British Bankers' Association said yesterday.

Although the rise was partly seasonal, reductions in mortgage **rates** and **discounts for first - time buyers** both contributed to the increase. However, new loans weakened both by value, from Pounds 3...

13/3,K/10 (Item 10 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2005 Financial Times Ltd. All rts. reserv.

0006005505 BOBEZAAACJFT

Finance & the Family: Mortgages cut again

JOHN AUTHERS

Financial Times, P III

Saturday, May 25, 1991

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 726

...operation for the first year of the loan. There is a 1.5 per cent discount for first - time buyers borrowing less than Pounds 60,000.

One year discounts give Lloyds a rate for first- time buyers of 10.70 per cent, while the Leeds offers 11.45 per cent and Midland...

13/3,K/11 (Item 11 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2005 Financial Times Ltd. All rts. reserv.

0006005444 BOBEZAAAD8FT

Base rate cut prompts home loan reductions

RACHEL JOHNSON, PETER NORMAN and JOHN AUTHERS

Financial Times, P 1

Saturday, May 25, 1991

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 490

...rate would apply to existing borrowers from June 26. It said this was its lowest rate for three years.

Abbey also altered discounts so that first - time buyers , crucial for a revival of the housing market, could borrow Pounds 100,000 or more...

13/3,K/12 (Item 12 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2005 Financial Times Ltd. All rts. reserv.

0005545289 BOAJPBMAA6FT

Abbey National cuts loan rates

Financial Times, P 10

Tuesday, October 16, 1990

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 99

TEXT:

ABBEY NATIONAL, the second largest mortgage lender, yesterday cut its loan rates and increased its discount for first - time buyers . The rate for loans up to Pounds 60,000 is down from 15.4 per cent to...

13/3,K/13 (Item 13 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2005 Financial Times Ltd. All rts. reserv.

0005545137 BOAJPBMAEXFT

Abbey rates cut

Financial Times, P 11

Tuesday, October 16, 1990

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 85

TEXT:

ABBEY NATIONAL, the second largest UK mortgage lender, yesterday cut its loan rates and increased its discount for first - time buyers . The rate for loans up to Pounds 60,000 is down from 15.4 per cent to...

13/3,K/14 (Item 14 from file: 476)

DIALOG(R)File 476:Financial Times Fulltext

(c) 2005 Financial Times Ltd. All rts. reserv.

0005542193 BOAJ1ABAB6FT

Finance & the Family: Mortgage cuts

SARA WEBB

Financial Times, P III

Saturday, October 27, 1990

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 406

...14.7 per cent. The discount applies until June 30 1991. Scarborough has launched a discount mortgage for first - time buyers ; the rate is fixed at 12.25 per cent until May 1 1991 on sums of between...

13/3,K/15 (Item 15 from file: 476)

DIALOG(R)File 476:Financial Times Fulltext

(c) 2005 Financial Times Ltd. All rts. reserv.

0005522827 BOABYABACJFT

Finance & The Family: Percival takes the property plunge - Sara Webb on the choices for first-time buyers

SARA WEBB

Financial Times, P III

Saturday, February 24, 1990

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 1,144

...up and his mortgage could work out more expensive in the long run.

Others offer first - time buyers a discount of between 1 and 0.5 percentage points off the standard rate for the first year. He is rather wary of banks and building societies who appear...

13/3,K/16 (Item 16 from file: 476)

DIALOG(R)File 476:Financial Times Fulltext

(c) 2005 Financial Times Ltd. All rts. reserv.

0005062991 B09GXATADQFT

Finance & The Family: Move to revive mortgage market

JOHN EDWARDS

Financial Times, P II

Saturday, July 22, 1989

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 107

TEXT:

...revive flagging business. The biggest of all, the Halifax Building Society, is to offer first- time buyers 1 per cent off its standard interest rate , for the first year only. Bristol & West society is giving discounts for the first year only of 1 per cent for all new borrowers taking out endowment and pension...

13/3,K/17 (Item 17 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2005 Financial Times Ltd. All rts. reserv.

0005000773 B09F0CAAETFT
Housing Market Slowdown 'Spreading'
ANDREW TAYLOR, Construction Correspondent
Financial Times, P 20
Tuesday, June 27, 1989
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Word Count: 310

...reporting price falls in a similar survey last April.

The institution said uncertainty over interest rates and fears that house prices might fall even further gave little incentive for first - time buyers to purchase homes.

John G Dean, estate agents in Clapham and Wandsworth in south London...

13/3,K/18 (Item 18 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2005 Financial Times Ltd. All rts. reserv.

0004566114 B09ABARAARFT
Property: An Agony Uncle Writes - Advice to those with housing problems
JOHN BRENNAN
Financial Times, P V
Saturday, December 31, 1988
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Word Count: 1,913

...arguments tend to stalemate each other, particularly as home lenders are likely to create more first -time buyer discount schemes to persuade them to take the plunge and borrow despite high interest rates . But the best bet is that any price reductions will be limited to properties where ...

13/3,K/19 (Item 19 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2005 Financial Times Ltd. All rts. reserv.

0004545300 B08KDCMADJFT
UK Company News: Westbury Shares Rise As It Trebles To 16.9 Million Pounds Halfway
ANDREW HILL
Financial Times, P 28
Friday, November 4, 1988

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Word Count: 467

...land sales.

Mr Richard Fraser, chief executive, said that with the recent rise in interest rates, Westbury was considering the introduction of incentive schemes for first-time buyers, such as offering to meet estate agency fees or providing mortgage subsidies.

The southern region...

13/3,K/20 (Item 1 from file: 624)
DIALOG(R)File 624:McGraw-Hill Publications
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00828806
INDUSTRIALS MULL REAL-TIME PRICING PLAN FROM CAROLINA POWER & LIGHT
Industrial Energy Bulletin, Vol. 181, No. 13, Pg 7
January 10, 1997
JOURNAL CODE: IEB
SECTION HEADING: RATE DESIGN ISSN: 0894-5764
WORD COUNT: 538

TEXT:

...existing pilots and the proposed new one ``are similar in that they each provide the customer with (a) pricing incentive '' to increase or curtail energy use, Anthony said, adding that offering all three rate schedules at the same time would enable CP&L ``to determine customer preferences, reactions and satisfaction, as well as to...

13/3,K/21 (Item 2 from file: 624)
DIALOG(R)File 624:McGraw-Hill Publications
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00824979
CP&L ASKS TO BEGIN REAL-TIME PRICING PILOT FOR USERS OF MORE THAN 1 MW
Southeast Power Report, Vol. 181, No. 7, Pg 9
December 27, 1996
JOURNAL CODE: SPR
SECTION HEADING: RATES ISSN: 1062-5798
WORD COUNT: 493

TEXT:

...existing pilots and the proposed new one ``are similar in that they each provide the customer with (a) pricing incentive '' to increase or curtail energy use, Anthony said, adding that offering all three rate schedules at the same time would enable CP&L ``to determine customer preferences, reactions and satisfaction, as well as to...

13/3,K/22 (Item 3 from file: 624)
DIALOG(R)File 624:McGraw-Hill Publications
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0533045

SOCAL ED SEEKS INDUSTRIAL DISCOUNTS TO DEVELOP CLOSING MILITARY BASES

Industrial Energy Bulletin, Pg 6

December 3, 1993

JOURNAL CODE: IEB

SECTION HEADING: ECONOMIC DEVELOPMENT ISSN: 0894-5764

WORD COUNT: 324

TEXT:

...50 new customers, or a total of 50 MW of new load, whichever is reached first .

The discounts are available to industrials on the TOU-8 (time -of-use) rate schedules. TOU customers taking delivery above 50 kV pay summer demand charges of \$13.90/kW on-peak...

13/3,K/23 (Item 4 from file: 624)

DIALOG(R)File 624:McGraw-Hill Publications

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0019048

BORDER WARS: NIPSCO AND MICHIGAN POWER COMPETING WITH INCENTIVE RATES

Electric Utility Week, Pg 5

September 15, 1986

JOURNAL CODE: EUW

ISSN: 0046-1695

WORD COUNT: 611

TEXT:

...the Indiana/Michigan "border wars."

In an effort to stave off attrition of its industrial consumer base, Michigan Power is offering discount rates for both increased energy and demand usage over a three-year period . If an industrial company decides it is feasible to go to added work shifts rather...

13/3,K/24 (Item 1 from file: 810)

DIALOG(R)File 810:Business Wire

(c) 1999 Business Wire . All rts. reserv.

0265770 BW907

FIRST AMER HOME BUYERS: Home warranty plans -- upswing in public awareness -- pitfalls noted

February 19, 1992

Byline: Business and Feature Editors/Real Estate Writers

...it had home warranty coverage. Also, 89 percent said they would recommend warranty coverage to persons selling their home.

"This year, with low mortgage interest rates , lowering home prices

and new government incentives for first - time home buyers , warranty coverage is particularly important," Branson said. "And avoiding the pitfalls now surfacing in the...

13/3,K/25 (Item 1 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0829370 SE005
SKCAR AND PSMLA: RENTERS, OTHER POTENTIAL HOMEOWNERS NOW HAVE 'WINDOW OF OPPORTUNITY'

DATE: June 7, 1995 15:41 EDT WORD COUNT: 924

...hasn't been a bigger surge in sales. In addition to 30-year mortgages at rates "comfortably below 8 percent," many lenders are offering "excellent incentives for first - time buyers ," Pease says. Industry experts speculate that hopes of still lower interest rates and concerns about a national economic slowdown may be causing hesitancy among some potential home...

13/3,K/26 (Item 2 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0807065 SE002
LOCAL HOME SALES REACH HIGHEST LEVEL IN 8 MONTHS, WITH LISTING ACTIVITY SURGING TO BEST MARK IN 2 YEARS

DATE: April 12, 1995 07:31 EDT WORD COUNT: 717

...rate mortgages averaging 8.41 percent, according to Federal Home Loan Mortgage Corp. reports.

Stable rates , coupled with incentives from lenders for first - time buyers and the influx of new inventory, are motivating some "fence-sitters," Gain believes. Both activity...

13/3,K/27 (Item 3 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0766602 NE011
ITT HARTFORD TO SLASH WORKERS' COMP RATES BY 10% IN OREGON

DATE: November 30, 1994 12:59 EST WORD COUNT: 518

...the nation's third largest workers' compensation insurer, plans to cut its standard workers' compensation rates in Oregon by 10 percent starting in 1995. At the same time it plans to increase the discount afforded its customers who have a better safety record to 20 percent below its standard rates .

Both rates are subject to approval by Oregon's Department of Insurance.

The rate reduction...

13/3,K/28 (Item 4 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0562379 LA030
HOME SALES TO IMPROVE; REALTOR CONFIDENCE IS UP, NEW SURVEY SAYS

DATE: February 4, 1993 13:31 EST WORD COUNT: 761

...and
President Bill Clinton do four things to help improve home sales:
1) keep interest rates low, 2) provide more incentives for first -
time
home buyers , 3) create more jobs, and 4) reduce the capital gains tax
rate .

Some 520 leading Realtors from 20 U.S. states participated in the
company's semi...

13/3,K/29 (Item 5 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0482199 c3652
ROYAL BANK REPORTS SECOND QUARTER EARNINGS

DATE: May 29, 1992 09:20 ET WORD COUNT: 1,332

...in consumer
loans and an \$850 million rise in residential mortgages, stemming
from lower interest rates , relatively affordable home prices and
government-provided incentives for first - time home buyers . Deposits
were up \$1.0 billion from January 31, 1992.

Taxable equivalent net interest income...

13/3,K/30 (Item 6 from file: 813)0
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0239515 DE032
BUICK ANNOUNCES ENHANCED INCENTIVES ON SOME 1990 MODELS

DATE: February 1, 1990 15:52 EST WORD COUNT: 261

...increased to bring them into line with other eligible
models.

The 4.8 percent finance rate previously offered on Regal expires
Feb. 2, while the \$600 "Downpayment Assistance" incentive for first -
time
buyers choosing a Buick Skylark, Century or Regal remains available (in
addition to other incentives) through...

13/3,K/31 (Item 1 from file: 570)
DIALOG(R) File 570:Gale Group MARS(R)
(c) 2005 The Gale Group. All rts. reserv.

01497075 Supplier Number: 45448967
BofA pins hopes on rebate
Bank Advertising News, v0, n0, p5
April 3, 1995
ISSN: 0274-7111
Language: English Record Type: Abstract
Document Type: Magazine/Journal; Trade

ABSTRACT:
Bank of America has introduced a 1% **rebate** to allow **first - time home buyers** to pay for closing costs on adjustable- **rate** mortgages. The rebate will be based on the total loan amount. Closing costs differ most...

13/3,K/32 (Item 2 from file: 570)
DIALOG(R) File 570:Gale Group MARS(R)
(c) 2005 The Gale Group. All rts. reserv.

01349600 Supplier Number: 43681720
Housing: Housebuilding & Housebuying: Advertising
Research Studies-Market Assessment Publications Ltd, v0, n0, p30
March, 1993
Language: English Record Type: Abstract
Document Type: Magazine/Journal; Trade

ABSTRACT:
...the largest spenders amongst housebuilders.
On a broader front, housebuilders used a variety of promotional **incentives** to tempt **first - time buyers**, including fixed- **rate** mortgages, fee waivers and 'free' fitted kitchens and bathrooms. National and regional newspapers were an...

Set	Items	Description
S1	16874	INCENTIVE? OR REBATE? OR E()CENTIVE? OR BONUS? OR DISCOUNT? OR COUPON? ?
S2	2529203	CONSUMER? OR USER? OR BUYER? OR PARTICIPANT? OR CUSTOMER? - OR CLIENT? OR SUBSCRIBER? OR MEMBER? ? OR INDIVIDUAL? OR PERS- ON? ?
S3	891015	SCORE? ? OR RATE? OR RATING? OR GRAD??? OR RANK? OR SCORING
S4	502	S1(2N) (SECOND OR 2ND OR FIRST OR 1ST OR ANOTHER OR DIFFERE- NT? OR DISPARAT? OR SEPARATE? OR PLURAL OR MULTI???)
S5	98	GRACE(10N) (PERIOD OR TIME OR INTERVAL? ?)
S6	0	S4 AND S5
S7	63	S4 AND S3
S8	30	S7 AND S2
S9	2	S5 AND S1
S10	32	S8 OR S9
S11	20	S10 AND IC=G06F-017/60

File 347:JAPIO Nov 1976-2005/Jun(Updated 051004)
(c) 2005 JPO & JAPIO

File 350:Derwent WPIX 1963-2005/UD,UM &UP=200568
(c) 2005 Thomson Derwent

11/5/1 (Item 1 from file: 347)
DIALOG(R)File 347:JAPIO
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08359641 **Image available**
POWER LOAD LEVELING METHOD, POWER LOAD LEVELING SYSTEM, POWER RATE
DECISION METHOD AND POWER RATE DECISION SYSTEM

PUB. NO.: 2005-107901 [JP 2005107901 A]
PUBLISHED: April 21, 2005 (20050421)
INVENTOR(s): NANBA SHIGEAKI
MIYAMOTO TAKAFUMI
APPLICANT(s): HITACHI LTD
APPL. NO.: 2003-340736 [JP 2003340736]
FILED: September 30, 2003 (20030930)
INTL CLASS: G06F-017/60 ; H02J-003/00; H02J-003/46

ABSTRACT

PROBLEM TO BE SOLVED: To provide a power load leveling method that can reliably level a power load while easily responding to a short-term power load fluctuation.

SOLUTION: Under pressure on power involving an unexpected power demand-supply balance, a power rate discount or another privilege is given to power consumers as a motivation to reduce power consumption below contracted power on a spot basis, so that the power load can be leveled. IT equipment is used to provide an environment wherein the power consumers can offer power consumption reduction or additional purchase and the power consumers and a power supplier can exchange information in two ways with little time delay. The environment is configured with disclosure, and under the environment, each power consumer views a disclosed power demand-supply status and correspondingly presents reducible or additionally purchasable power and a time zone thereof. The power supplier can carry out the process not solely but through two-way communication with the power consumers.

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11/5/2 (Item 2 from file: 347)
DIALOG(R)File 347:JAPIO
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07684329 **Image available**
MERCHANDISE DEALING METHOD AND SYSTEM

PUB. NO.: 2003-178203 [JP 2003178203 A]
PUBLISHED: June 27, 2003 (20030627)
INVENTOR(s): TATEISHI ATSUSHI
TAKANO MASAHIKO
APPLICANT(s): HITACHI LTD
APPL. NO.: 2001-379390 [JP 2001379390]
FILED: December 13, 2001 (20011213)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide a dealing method between merchandise intermediaries by considering a situation that a discount rate is

different from one intermediary to another in the merchandise intermediaries (sales companies) purchasing commercial products from merchandise providers (makers).

SOLUTION: (1) Sales desire information having an identifier for identifying a merchandise intermediary (seller), a type of merchandise, a sales desire difference and the like is received from the seller. (2) Information such as the type of merchandise and the sales desire difference within the sales desire information and an identifier for identifying the sales desire information are provided for other merchandise intermediaries. (3) Purchase desire information having an identifier for identifying a merchandise intermediary (**buyer**) and an identifier for identifying sales desire information is received from the **buyer** desiring purchase. (4) When the sales desire difference of the sales desire information coincides with the purchase desire difference desired by the **buyer** , a dealing transaction for selling the merchandise inventory or purchasing right of the merchandise belonging to the seller to the **buyer** is executed.

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11/5/3 (Item 3 from file: 347)
DIALOG(R)File 347:JAPIO
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07376817 **Image available**
ASP SERVICE PROVIDING SYSTEM, PROGRAM AND COMPUTER- READABLE RECORDING MEDIUM

PUB. NO.: 2002-245317 [JP 2002245317 A]
PUBLISHED: August 30, 2002 (20020830)
INVENTOR(s): IWAMOTO RETSUBU
APPLICANT(s): RICOH CO LTD
APPL. NO.: 2001-036653 [JP 200136653]
FILED: February 14, 2001 (20010214)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide an ASP providing system, which adopts a charging system capable of suppressing value to an ASP service as low as possible without lowering the SLA level.

SOLUTION: The ASP service is provided through a network such as the Internet 2 to a **user** 3. A vender **client** database(DB) 5 storing **client** information including vending information on an article or service received from a vender 4 by a vender **user** as a **user** of the vender 4 is retrieved and corresponding to the **client** information stored on the vender **client** DB 5, the ASP service received from an ASP enterpriser 1 by the ASP **user** 3 while making **different** the **discount rate** of value.

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11/5/4 (Item 4 from file: 347)
DIALOG(R)File 347:JAPIO
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07205697 **Image available**
INCENTIVE SETTING DEVICE AND SALES PROMOTION SUPPORT SYSTEM

PUB. NO.: 2002-074129 [JP 2002074129 A]
PUBLISHED: March 15, 2002 (20020315)
INVENTOR(s): SAKAMOTO TOSHIO
APPLICANT(s): DAINIPPON PRINTING CO LTD
APPL. NO.: 2000-258787 [JP 2000258787]
FILED: August 29, 2000 (20000829)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide a sales promotion support system which can set coupon discount rate based on the purchase history of an individual member and effectively gives an incentive to perform sales promotion to customers by issuing any among a coupon of individual correspondence, a coupon for sponsor company providing merchandise and a coupon by the intention of a store or combining the coupons in a balanced manner.

SOLUTION: This sales promotion support system is provided with a customer database 30 provided with the purchase history data of member customers, merchandise master data and customer master data, a customer segmenting means 15 for segmenting the member customers according to past purchase results, an incentive setting means 17 for setting an incentive while differentiating the incentive in each customer segment and estimating sales promotion expenses by the setting, and an individual correspondence coupon setting means 12 for analyzing a merchandise support rate in each customer and setting the coupon for merchandise whose demand is predicted as high to the customer as an incentive, and includes an incentive setting device 10 that can set what discount rate at which the merchandise discount coupon is given to each customer.

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11/5/5 (Item 5 from file: 347)
DIALOG(R)File 347:JAPIO
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07110540 **Image available**
SYSTEM AND METHOD FOR OPERATING COMPOUND ELECTRONIC MALL, AND RECORDING MEDIUM THEREOF

PUB. NO.: 2001-338207 [JP 2001338207 A]
PUBLISHED: December 07, 2001 (20011207)
INVENTOR(s): TAKAHASHI ISAMU
SATO FUMIJI
APPLICANT(s): HIKARI TSUSHIN INC
IB WEB KK
APPL. NO.: 2000-154546 [JP 2000154546]
FILED: May 25, 2000 (20000525)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide an operating system for compound electronic mall for making electronic malls differentiated and applying incentives to increase the frequency of access to electronic malls or commercial transactions to a user.

SOLUTION: The system for operating a compound electronic mall 10,

constituted by collecting plural electronic malls 2, 4 and 6 are mutually ranked, while respectively having plural virtual stores 2a, 2b, 4a, 4b, 6a, 6b, 6c, 6d and 6e, and this system is provided with advertising means 2x, 4x and 6x to become entry pages for correspondent electronic malls for inserting advertisements 12, 14 and 16 concerning the virtual stores belonging to the relevant electronic malls. When any one of the advertisements 12, 14 and 16 is selected, rewards 60 and 62 are applied to members 40 and 42 corresponding to the rank of the electronic mall, to which the relevant store belongs, and in the commercial transaction inside the electronic malls 2, 4 and 6, the use of the rewards 60 and 62 is allowed.

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05552382 **Image available**
SYSTEM AND DEVICE FOR MANAGING CUSTOMER

PUB. NO.: 09-167182 [JP 9167182 A]
PUBLISHED: June 24, 1997 (19970624)
INVENTOR(s): NOTOMI SEIJI
APPLICANT(s): NIPPON SYST DESIGN KK [000000] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 07-347256 [JP 95347256]
FILED: December 14, 1995 (19951214)
INTL CLASS: [6] G06F-017/60 ; G07G-001/12
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications); 29.4 (PRECISION INSTRUMENTS -- Business Machines)
JAPIO KEYWORD:R107 (INFORMATION PROCESSING -- OCR & OMR Optical Readers)

ABSTRACT

PROBLEM TO BE SOLVED: To promote the will of purchase by selecting a correspondent discount rate out of plural prescribed discount rates and displaying it based on the purchase amount data of customer for a fixed period in the past corresponding to the identification data of customer card.

SOLUTION: An input means 100 reads the identification data of card storing the identification data of customer, and an operation processing means 200 fetches the identification data from the input means 100. Based on these identification data, the operation processing means 200 reads the purchase amount data of relevant customer from a storage device 300 storing the purchase amount data of customer for the fixed period in the past, selects the correspondent discount rate out of plural discount rates decided in advance and displays this discount rate on a display means 400. Thus, when nothing is newly purchased or the purchase amount is a little, the discount rate is decreased but when merchandise is purchased and the total purchase amount is increased, the discount rate is increased so that the purchase will of customer can be promoted.

11/5/7 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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017037726 **Image available**

WPI Acc No: 2005-362045/200537

Method and system for selling goods having time limit feature on online with discount according to limited factor, and storing medium for the same

Patent Assignee: LG CARD CO LTD (GLDS)

Inventor: KIM S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2005008079	A	20050121	KR 200347918	A	20030714	200537 B

Priority Applications (No Type Date): KR 200347918 A 20030714

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2005008079	A		1	G06F-017/60	

Abstract (Basic): KR 2005008079 A

NOVELTY - A method and a system for selling goods having a time limit feature on the online with discount according to a limited factor, and a storing medium for the same are provided to offer a customer with the goods at a lower price by collecting the goods having the time limit feature from many companies and applying a different discount rate according to the limited factor.

DETAILED DESCRIPTION - A sales server(1) comprises a collecting/informing agent, a discount rate calculating agent, a sales/settlement agent, a display agent, a database agent, and a manager agent. The collecting/informing agent performs passive/active collection, stores the collected information to a database(8) by linking with the database agent, and broadcasts or multicasts the collected information to the registered customer. If new goods/discount information and changed items of the goods/discount information are received from company servers on the online, the collecting/informing agent informs a manager of reception.

pp; 1 DwgNo 1/10

Title Terms: METHOD; SYSTEM; SELL; GOODS; TIME; LIMIT; FEATURE; DISCOUNT; ACCORD; LIMIT; FACTOR; STORAGE; MEDIUM

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/8 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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016358170 **Image available**

WPI Acc No: 2004-516074/200449

XRPX Acc No: N04-408820

Payment method in on-line transaction, involves displaying retrieved list of information of several payment accounts, for selection by payor

Patent Assignee: FIRST DATA CORP (FIRS-N)

Inventor: MASCAVAGE J J; WEICHERT M M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20040117302	A1	20040617	US 2002321275	A	20021216	200449 B

Priority Applications (No Type Date): US 2002321275 A 20021216

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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US 20040117302 A1 31 G06F-017/60

Abstract (Basic): US 20040117302 A1

NOVELTY - A list of information on several payment accounts are retrieved by point of sale terminal, and displayed for selection of payment account by the payor. Predetermined payment account is suggested to the payor, based on the other accounts determined to-be inadequate to pay the payee.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (1) payment system; and
- (2) computer recording medium storing instructions for payment method.

USE - For payment in on-line transaction in airport.

ADVANTAGE - Allows the user to select payment with largest **discount**, longest warranty extension, best insurance, best fraud protection, lowest interest rate and/or longest **grace period**.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the money transfer system.

pp; 31 DwgNo 1/13

Title Terms: PAY; METHOD; LINE; TRANSACTION; DISPLAY; RETRIEVAL; LIST; INFORMATION; PAY; ACCOUNT; SELECT

Derwent Class: T01; T05; W06

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/9 (Item 3 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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016318801 **Image available**

WPI Acc No: 2004-476696/200445

Method for selling goods on online

Patent Assignee: HWANG R (HWAN-I)

Inventor: HWANG R

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2004025262	A	20040324	KR 200257138	A	20020919	200445 B

Priority Applications (No Type Date): KR 200257138 A 20020919

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

KR 2004025262 A 1 G06F-017/60

Abstract (Basic): KR 2004025262 A

NOVELTY - A method for selling goods on the online is provided to induce more interests by applying a discount **rate** differed from each **buyer**, and to remarkably reduce a risk for the credit information leakage by shortening a state that a settlement tool is opened.

DETAILED DESCRIPTION - The information of a **discounted price** **different** with each other is written to a part of a buying order for the selling goods. A buying request of the **buyer** is received from a **buyer** terminal. The settlement tool selected by the **buyer** and the settlement information are received. A plurality of media selected by the **buyer** is offered to the **buyer** (S182). If the **buyer** selects one media, the discounted price corresponding to the buying order is displayed (S187). The discounted price and the settlement information are transmitted to a settlement organization server, and are settled by

the settlement tool. The settlement completion information is received from the settlement organization server.

pp; 1 DwgNo 1/10

Title Terms: METHOD; SELL; GOODS

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/10 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015925379 **Image available**

WPI Acc No: 2004-083219/200408

XRPX Acc No: N04-066473

Insurance plan forming method, involves determining cost of insuring and reinsuring through and beyond life expectancy plus grace period, and selecting insurance plan utilizing life insurance and reinsurance policies

Patent Assignee: ABBOTT H (ABBO-I); BAKER R (BAKE-I); BATSON R (BATS-I); CANO A (CANO-I); GOODE D (GOOD-I); LEISHER M (LEIS-I); LEISHER S (LEIS-I); MILLER D (MILL-I); PATTERSON J (PATT-I); BEACHWALK CAPITAL CORP LLC (BEAC-N); ABBOTT H B (ABBO-I); BAKER R J (BAKE-I); BATSON R B (BATS-I); LEISHER S C (LEIS-I); MILLER D J (MILL-I); PATTERSON J S (PATT-I)

Inventor: ABBOTT H; BAKER R; BATSON R; CANO A; GOODE D; LEISHER M; LEISHER S; MILLER D; PATTERSON J; ABBOTT H B; BAKER R J; BATSON R B; LEISHER S C; MILLER D J; PATTERSON J S

Number of Countries: 105 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200403698	A2	20040108	WO 2003US20452	A	20030625	200408 B
US 20040030589	A1	20040212	US 2002392556	P	20020627	200412
			US 2002408501	P	20020903	
			US 2003607093	A	20030625	
AU 2003248174	A1	20040119	AU 2003248174	A	20030625	200447
EP 1516273	A2	20050323	EP 2003762196	A	20030625	200521
			WO 2003US20452	A	20030625	
GB 2408606	A	20050601	WO 2003US20452	A	20030625	200536
			GB 200428163	A	20041222	

Priority Applications (No Type Date): US 2002408501 P 20020903; US 2002392556 P 20020627; US 2003607093 A 20030625

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
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WO 200403698	A2	E 173	G06F-000/00	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW

Designated States (Regional): AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NL OA PT RO SD SE SI SK SL SZ TR TZ UG ZM ZW

US 20040030589	A1		G06F-017/60	Provisional application US 2002392556
				Provisional application US 2002408501
AU 2003248174	A1		G06F-000/00	Based on patent WO 200403698
EP 1516273	A2	E	G06F-017/60	Based on patent WO 200403698
				Designated States (Regional): AL AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LI LT LU LV MC MK NL PT RO SE SI SK TR
GB 2408606	A		G06F-017/60	Based on patent WO 200403698

Abstract (Basic): WO 200403698 A2

NOVELTY - The method involves determining a life expectancy of an individual. A quote for a life insurance and reinsurance policy for the individual is obtained. The cost of insuring and reinsuring the individual through and beyond their individuals life expectancy plus a **grace period** is determined, respectively. An insurance plan is selected for the individual utilizing the life insurance and reinsurance policies.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) a method of forming an insurance plan for an object
- (b) a method of providing reduced cost insurance
- (c) a method of providing a reinsurance policy
- (d) a data processing system for assisting a financial professional
- (e) a method for preparing a premium financing program report
- (f) a machine for tracking life span and automatically generating reports.

USE - Used for forming an insurance plan for an individual and an object.

ADVANTAGE - The method obtains lower cost life insurance by offsetting the cost through reinsurance and providing **incentive** to maintain life insurance policy, thereby providing the possibility of receiving the individuals death benefit while they are alive. The method calculates the amount of single premium immediate annuity distribution and other contributions rapidly and accurately.

DESCRIPTION OF DRAWING(S) - The drawing shows a depiction of individual financed funding method.

pp; 173 DwgNo 27/29

Title Terms: INSURANCE; PLAN; FORMING; METHOD; DETERMINE; COST; ENSURE; THROUGH; LIFE; EXPECTANCY; PLUS; GRACE; PERIOD; SELECT; INSURANCE; PLAN; UTILISE; LIFE; INSURANCE

Derwent Class: T01

International Patent Class (Main): G06F-000/00; **G06F-017/60**

File Segment: EPI

11/5/11 (Item 5 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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015764688 **Image available**

WPI Acc No: 2003-826890/200377

Method for selling lottery ticket and goods by using growth type simulation game

Patent Assignee: LEE H C (LEE-H-I)

Inventor: LEE H C

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2003055204	A	20030702	KR 200334568	A	20030529	200377 B

Priority Applications (No Type Date): KR 200334568 A 20030529

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2003055204	A		1 G06F-017/60	

Abstract (Basic): KR 2003055204 A

NOVELTY - A lottery ticket and goods selling method is provided to make a prize winning **rate** and a **discount rate different** according to a result of a growth type simulation game.

DETAILED DESCRIPTION - A **user** accesses and logs in a service web site via a mobile phone, a mobile computer or a networked computer. The **user** selects a game, browses information on the game, and agrees to presented conditions. Then, the **user** purchases a seed, an egg or a young animal necessary for the game. The **user** plays the game, and receives real time data on the progress of the game. If the **user** finishes playing the game, the service web site determines a level according to items or **score** obtained during the game, and issues a lottery ticket to the **user** according to the determined level. The **user** checks the lottery ticket, and receives a prize or a gift according to the result of the lottery.

pp; 1 DwgNo 1/10

Title Terms: METHOD; SELL; LOTS; TICKET; GOODS; GROWTH; TYPE; SIMULATE; GAME

Derwent Class: T01; T05; W04

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/12 (Item 6 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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015265320 **Image available**

WPI Acc No: 2003-326249/200331

System for efficiently managing bonus point

Patent Assignee: COMTRUE TECHNOLOGY CO LTD (COMT-N)

Inventor: CHOI D S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002094312	A	20021218	KR 200132389	A	20010611	200331 B

Priority Applications (No.Type Date): KR 200132389 A 20010611

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2002094312	A		1	G06F-017/60	

KR 2002094312 A 1 G06F-017/60

Abstract (Basic): KR 2002094312 A

NOVELTY - A bonus point management system is provided to manage the bonus point or the cyber money from a subscription to a usage step so that it can practically satisfy a **user** and alleviate a trouble in managing or using the bonus point or the cyber money.

DETAILED DESCRIPTION - The system comprises an exchange **rate** comparison system, a **member** management system, a commodity or service mediation system, and a purchase information providing system. The exchange **rate** comparison system exchanges the accumulated bonus point with cyber money, integrates distributed bonus points, compares values of the bonus points issued by online or offline business companies, or exchanges one **bonus** point with **another bonus** point. The **member** management system analyses the **user** data and the usage specification data offered by a bank, a credit assessment organization or a bonus point provider, and mediates a **member** subscription for the bank or the bonus point provider and a bonus point acceptance for the **member**. The commodity or service mediation system provides various service or commodity data to the **member** based on an integrated bonus point.

pp; 1 DwgNo 1/10

Title Terms: SYSTEM; EFFICIENCY; MANAGE; BONUS; POINT

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/13 (Item 7 from file: 350)
DIALOG(R) File 350:Derwent WPIX
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015104243 **Image available**

WPI Acc No: 2003-164760/200316

Group buying method e.g. lottery, has a central control device that decides a discount rate to be applied in each purchase commodity of buyers through a lottery and informs group buying contract conclusion information

Patent Assignee: HEO S S (HEOS-I)

Inventor: HEO S S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002075134	A	20021004	KR 200115356	A	20010323	200316 B

Priority Applications (No Type Date): KR 200115356 A 20010323

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2002075134	A	1	G06F-017/60	

KR 2002075134 A 1 G06F-017/60

Abstract (Basic): KR 2002075134 A

NOVELTY - The **buyer** inputs purchase information with respect to the group buying commodity to the central control device(67). If a pre-set group buying group buying time is reached or all commodities are sold, the group buying is terminated(68). The central control device decides a discount **rate** to be applied in each purchase commodity of **buyers** through a lottery(69). The central control device informs group buying contract conclusion information(70). The **buyer** pays a commodity price to the central control device as a discounted price(71). A seller delivers the commodity(72).

DETAILED DESCRIPTION - If a service provider connects to a central control device(61) and inputs selling commodity information and **different discount rate** information with respect to each purchase commodity of at least one **buyers** (62), the central control device embodies a group buying number with respect to a commodity inputted by the service provider, and a group buying is started(63). At least one **buyer** connects to the central control device using a **buyer** modem of a **buyer** interface(64). If the **buyer** searches a group buying commodity(65), the central control device transmits selling information of the commodity and a **different discount rate** information according to the number of commodities of **buyers** to the **buyer** (66).

ADVANTAGE - A method and device for a group buying is provided to enhance a participating **rate** of a group buying by distributing a profit generated by a group buying differently according to purchase commodities of **buyers** through a lottery.

pp; 1 DwgNo 1/10

Title Terms: GROUP; BUY; METHOD; LOTS; CENTRAL; CONTROL; DEVICE; DECIDE; DISCOUNT; **RATE** ; APPLY; PURCHASE; COMMODITY; BUY; THROUGH; LOTS; INFORMATION; GROUP; BUY; CONTRACT; CONCLUDE; INFORMATION

Derwent Class: T01; T05; W04

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/14 (Item 8 from file: 350)

DIALOG(R)File 350:Derwent WPIX
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014685132 **Image available**

WPI Acc No: 2002-505836/200254

Ec method and system thereof

Patent Assignee: LG ELECTRONICS INC (GLDS)

Inventor: KIM J W

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002007079	A	20020126	KR 200040821	A	20000715	200254 B

Priority Applications (No Type Date): KR 200040821 A 20000715

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2002007079	A	1	G06F-017/60	

Abstract (Basic): KR 2002007079 A

NOVELTY - An EC(Electronic Commerce) method is provided to reduce product cost with reliability by providing **different discount rates** to **clients** according to the buying time cycle and the number of products of specific brands.

DETAILED DESCRIPTION - The EC method comprises steps of allocating an ID(Identification) to a **customer** when the **customer** buys a product through offline at the first time point(S10, S11), the **customer** logging in an EC web site with the ID at the second time point(S12), providing a discount **rate** decided by a time interval between the first and second time points to the **customer** if the **customer** requests to buy a product(S14, S15), and admitting the **customer** to pay the product cost applying the discount **rate** (S17).

pp; 1 DwgNo 1/10

Title Terms: METHOD; SYSTEM

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/15 (Item 9 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014613472 **Image available**

WPI Acc No: 2002-434176/200246

XRPX Acc No: N02-341689

On-line discount coupon issue system for promoting goods or services, receives issue requests from issue notification respondents and issues coupons with different values to respondents by lottery function

Patent Assignee: FOBARU KK (FOBA-N); FORVAL LA NAISSANCE INC (FORV-N);

HASEGAWA T (HASE-I); TAGUCHI Y (TAGU-I)

Inventor: HASEGAWA T; TAGUCHI Y

Number of Countries: 003 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020038239	A1	20020328	US 2001817237	A	20010327	200246 B
JP 2002099802	A	20020405	JP 2000288251	A	20000922	200246
KR 2002023087	A	20020328	KR 200110377	A	20010228	200265

Priority Applications (No Type Date): JP 2000288251 A 20000922

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020038239	A1		19	G06F-017/60	
JP 2002099802	A		10	G06F-017/60	
KR 2002023087	A			G06F-017/60	

Abstract (Basic): US 20020038239 A1

NOVELTY - Discount coupon issue notification is performed through the homepage of a coupon issue organization. Lots are drawn by a speed lottery function and **coupons** with **different** values are **individually** issued to all the respondents after receiving issue requests from them.

USE - For issuing randomly or selectively generated discount coupon through Internet for promoting goods or services.

ADVANTAGE - The system satisfies both old and new **customers**, by selective issue of coupons. For instance, highest discount **rate** is given to the **persons** who respond for the first time, that is, new **customers**. Instead of random issue of coupons, the coupons can also be issued according to the capability of the respondents by combining coupon issue procedure with a game or electric roulette. For e.g. the coupon with high discount **rate** is issued to the respondent with a high game **score**.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of coupon issue system.

pp; 19 DwgNo 1/10

Title Terms: LINE; DISCOUNT; COUPON; ISSUE; SYSTEM; PROMOTE; GOODS; SERVICE; RECEIVE; ISSUE; REQUEST; ISSUE; NOTIFICATION; ISSUE; COUPON; VALUE; LOTS; FUNCTION

Derwent Class: T01; T05; W04

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G07G-001/12

File Segment: EPI

11/5/16 (Item 10 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014349025 **Image available**

WPI Acc No: 2002-169728/200222

Method and system for electronic auction having auction condition according to payment method

Patent Assignee: KWON O S (KWON-I)

Inventor: KWON O S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001090962	A	20011022	KR 200018498	A	20000408	200222 B

Priority Applications (No Type Date): KR 200018498 A 20000408

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2001090962	A		1	G06F-017/60	

KR 2001090962 A 1 G06F-017/60

Abstract (Basic): KR 2001090962 A

NOVELTY - A method and a system for an electronic auction having an auction condition according to payment method are provided to enable a seller to receive a cost by a profitable paying method and to enable a **buyer** to receive a discount for a bid by suggesting an auction condition including contents varying discount **rates** from the most profitable paying method to the most disadvantageous paying method and

ordering a bid order in accordance with the auction condition.

DETAILED DESCRIPTION - An auction condition having **different discount rates** of a cost in accordance with a paying method and suggesting the most profitable paying method to a seller is suggested(200). Information of an auction commodity to be registered is received from a seller computer(202). The registered auction commodity information is stored in a commodity information DB(204). It is judged whether a **buyer** computer wanting a bid for the registered auction commodity exists(206). If a **buyer** computer wanting a bid for the registered auction commodity exists, a bid detail including a paying method and a bid price is received(208). If bid detail is received, the number of received bids is counted and a bid order is prepared in accordance with an auction condition(210). It is judged whether the pre-fixed auction closing condition is satisfied(212). If the condition is satisfied, a successful bidder is decided in accordance with the bid order(214).

pp; 1 DwgNo 1/10

Title Terms: METHOD; SYSTEM; ELECTRONIC; AUCTION; AUCTION; CONDITION;
ACCORD; PAY; METHOD

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/17 (Item 11 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014309802 **Image available**

WPI Acc No: 2002-130505/200217

XRPX Acc No: N02-098466

Method for calculating communication charge and for charging
communication in a telecommunications system

Patent Assignee: SONY CORP (SONY); HASHIZUME N (HASH-I); KOBAYASHI M
(KOBAYASHI); MORIYUKI Y (MORI-I); NAKASHIMA H (NAKA-I); TADANO H (TADA-I)

Inventor: HASHIZUME N; KOBAYASHI M; MORIYUKI Y; NAKASHIMA H; TADANO H

Number of Countries: 022 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200191388	A1	20011129	WO 2001JP4458	A	20010528	200217 B
EP 1199852	A1	20020424	EP 2001932298	A	20010528	200235
			WO 2001JP4458	A	20010528	
US 20020165807	A1	20021107	WO 2001JP4458	A	20010528	200275
			US 200248096	A	20020531	
JP 2001586857	X	20030805	JP 2001586857	A	20010528	200353
			WO 2001JP4458	A	20010528	

Priority Applications (No Type Date): JP 2000157100 A 20000526

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200191388 A1 J 55 H04L-012/56

Designated States (National): JP US

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU
MC NL PT SE TR

EP 1199852 A1 E H04L-012/56 Based on patent WO 200191388

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI
LU MC NL PT SE TR

US 20020165807 A1 G06F-017/60

JP 2001586857 X H04L-012/56 Based on patent WO 200191388

Abstract (Basic): WO 200191388 A1

NOVELTY - The flow information is analyzed on the communication the **user** has performed, and the corresponding charge is calculated in a discount form if the IP address of the communication party is an IP address registered previously by the **user**. When the party is registered in the group of the **user**, the communication charge of the **user** is calculated at the **discount rate** different from a standard communication charge **rate**.

DETAILED DESCRIPTION - The **user** can be charged according to an **individual** charging system by not applying to the **user** a uniform usage-based charging proportional to the amount of data communicated by the **user** but applying a discount charging system in which the communication charge is discounted depending on the amount of communication between the **user** and the communication party.

USE - Method for calculating communication charge and for charging communication in a telecommunications system

ADVANTAGE - A variety of flexible charging services can be provided by performing such a discount depending on the communication party.

pp; 55 DwgNo 6/16

Title Terms: METHOD; CALCULATE; COMMUNICATE; CHARGE; CHARGE; COMMUNICATE; TELECOMMUNICATION; SYSTEM

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60 ; H04L-012/56

International Patent Class (Additional): H04M-015/00

File Segment: EPI

11/5/18 (Item 12 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014203312 **Image available**

WPI Acc No: 2002-024009/200203

Method for common reverse auction using ranking system

Patent Assignee: XEPIASOFT CO LTD (XEPI-N)

Inventor: BANG J M; KANG M G; KIM D G; KIM J Y; LIM C S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001067813	A	20010713	KR 200116850	A	20010330	200203 B

Priority Applications (No Type Date): KR 200116850 A 20010330

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2001067813	A	1	G06F-017/60	

Abstract (Basic): KR 2001067813 A

NOVELTY - A method for a common reverse auction using a **ranking** system is provided for a seller to sell a plurality of commodities to a large number **buyer** and for a **buyer** to buy a commodity through **different discount rates** by **ranks** obtained through a game and an event by progressing a game and an event for embodying **ranks** of the corresponding commodity to be bought and embodying the **ranks** differently using a common purchase and a reverse auction method.

DETAILED DESCRIPTION - A **buyers** are connected to a **ranking** system using **user** terminals or wireless terminals and requests a participation of a game or an event. **Member** information may be transmitted from a web server in on-line connection or the **member** information may be transmitted from a wap server in a mobile connection(S200). The **buyers** participate various games and events being provided from the web server and the wap server(S210). If the

games and events are completed, the game server transmits result data of the games and events to a common DB server and stores the result data in a game DB(S230). The game server updates the **ranks** by comparing the result data with pre-stored **ranking** data, and transmits the updated **rank** data in a common DB and stores the data in a **ranking** DB(S240). The **buyers** receives the updated **rank** list from the web server and the wap server and confirms displayed information through a monitor and a mobile terminal(S250).

pp; 1 DwgNo 1/10

Title Terms: METHOD; COMMON; REVERSE; AUCTION; **RANK** ; SYSTEM

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

11/5/19 (Item 13 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014203075 **Image available**

WPI Acc No: 2002-023772/200203

Discount service system

Patent Assignee: SEOIL OIL CO LTD (SEOI-N)

Inventor: HAN J U

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001067500	A	20010713	KR 20013755	A	20010126	200203 B

Priority Applications (No Type Date): KR 20013755 A 20010126

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2001067500	A	1	G06F-017/60	

Abstract (Basic): KR 2001067500 A

NOVELTY - A discount service system is provided to offer an independent discount service in a store performing a small amount cash payment frequently such as an oil station.

DETAILED DESCRIPTION - A calculator(2) calculates a paying amount of a **client** by inputting a character, a number and a sign using a keyboard, and outputs the paying amount on a display unit. The calculator(2) includes a database(4) storing a discount **rate** being applied to the each **client** and a calculating program(6) calculates a discounted paying amount in accordance with the discount **rate**. The **discount rate** is **different** in accordance with **client**'s ID and using result of the **client** at the corresponding store. The more a **client** uses, the more the discount **rate** is increased. An oiler(8) transmits a quantity of an oil taken by a **client** to the calculator(2). Therefore, if the **client** completes the oiling, the using result of the **client** being stored in the database(4) is updated automatically. A card reader(10) is provided between the oiler(8) and the calculator(2).

pp; 1 DwgNo 1/10

Title Terms: DISCOUNT; SERVICE; SYSTEM

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

11/5/20 (Item 14 from file: 350)

DIALOG(R)File 350:Derwent WPIX
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013946279 **Image available**

WPI Acc No: 2001-430492/200146

System and method for individual differential discount coupon and differential point accumulation using internet and credit card payment system

Patent Assignee: KIM M H (KIMM-I)

Inventor: KIM M H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001000924	A	20010105	KR 200063674	A	20001028	200146 B

Priority Applications (No Type Date): KR 200063674 A 20001028

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2001000924	A	1	G06F-017/60	

Abstract (Basic): KR 2001000924 A

NOVELTY - A system for **individual differential discount coupon and differential point accumulation** using the internet and credit card payment system is provided to supply a greater discount **rate** when the **customer** frequently purchases a particular product or visits a particular shop, to increase the sales of the **member** products and shops, and to promote products on the internet by enabling the manufacturers to provide discount coupons online.

DETAILED DESCRIPTION - A system for **individual differential discount coupon and differential point accumulation** using internet and credit card payment system is composed of registration, selection, and purchase. A **user** who wishes to become a **member** registers for membership by visiting the coupon manager's web site and inputting one's credit card number(1). The **user** searches for the necessary coupons and prints the desired coupon or stores them in the wireless internet device(2). When making a purchase, the **user** displays the credit card and the appropriate coupon(3), and the **member** store transmits the coupon identification code and the credit card number to the credit card operator(4). The credit card operator searches for the **user** 's credit information, approves the transaction, and transmits the **member** 's discount **rate** (5). The operator searches the **member** 's past purchase information DB, calculates the discount **rate** for the coupon, and transmits the discount information to the credit card operator(6). The shop manager provides the discount, receives the payment, and discloses the discount information to the purchaser(7).

pp; 1 DwgNo 1/10

Title Terms: SYSTEM; METHOD; **INDIVIDUAL** ; DIFFERENTIAL; DISCOUNT; COUPON; DIFFERENTIAL; POINT; ACCUMULATE; CREDIT; CARD; PAY; SYSTEM

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

?

Set	Items	Description
S1	24341	INCENTIVE? OR REBATE? OR E()CENTIVE? OR BONUS? OR DISCOUNT? OR COUPON? ?
S2	1161625	CONSUMER? OR USER? OR BUYER? OR PARTICIPANT? OR CUSTOMER? - OR CLIENT? OR SUBSCRIBER? OR MEMBER? ? OR INDIVIDUAL? OR PERS- ON? ?
S3	775807	SCORE? ? OR RATE? OR RATING? OR GRAD??? OR RANK? OR SCORING
S4	2031	S1(2N) (SECOND OR 2ND OR FIRST OR 1ST OR ANOTHER OR DIFFERE- NT? OR DISPARAT? OR SEPARATE? OR PLURAL OR MULTI???)
S5	377	GRACE(10N) (PERIOD OR TIME OR INTERVAL? ?)
S6	3	S4(S)S5
S7	813	S4(30N)S2
S8	26173	S2(3N)S3
S9	292	S8(15N)S1
S10	1	S9(S)S5
S11	4	S6 OR S10

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File 348:EUROPEAN PATENTS 1978-2005/Oct W03
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File 349:PCT FULLTEXT 1979-2005/UB=20051020,UT=20051013
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11/3,K/1 (Item 1 from file: 348)
DIALOG(R) File 348:EUROPEAN PATENTS
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01930027

Secure transaction management

Verfahren und Vorrichtung zur gesicherten Transaktionsverwaltung

Procede et dispositif de gestion de transactions securisees

PATENT ASSIGNEE:

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PATENT (CC, No, Kind, Date): EP 1555591 A2 050720 (Basic)

APPLICATION (CC, No, Date): EP 2005075672 960213;

PRIORITY (CC, No, Date): US 388107 950213

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC;
NL; PT; SE

RELATED PARENT NUMBER(S) - PN (AN):

EP 861461 (EP 96922371)

INTERNATIONAL PATENT CLASS: G06F-001/00; G06F-017/60

ABSTRACT WORD COUNT: 147

NOTE:

Figure number on first page: NONE

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200529	1002
SPEC A	(English)	200529	194028
Total word count - document A			195030
Total word count - document B			0
Total word count - documents A + B			195030

11/3,K/2 (Item 2 from file: 348)
DIALOG(R) File 348:EUROPEAN PATENTS
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01888484

Systems and methods for secure transaction management and electronic rights protection

Systeme und Verfahren zur gesicherten Transaktionsverwaltung und elektronischem Rechtsschutz

Systemes et procedes de gestion de transactions securisees et de protection de droits electroniques

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PATENT (CC, No, Kind, Date): EP 1526472 A2 050427 (Basic)
APPLICATION (CC, No, Date): EP 2004078254 960213;
PRIORITY (CC, No, Date): US 388107 950213
DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC;
NL; PT; SE
RELATED PARENT NUMBER(S) - PN (AN):
EP 861461 (EP 96922371)
INTERNATIONAL PATENT CLASS: G06F-017/60; G06F-009/46
ABSTRACT WORD COUNT: 151
NOTE:

Figure number on first page: 75

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200517	355
SPEC A	(English)	200517	167222
Total word count - document A			167577
Total word count - document B			0
Total word count - documents A + B			167577

11/3,K/3 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00944769 **Image available**

METHOD OF PROVIDING NETWORK SERVICES
PROCEDE POUR FOURNIR DES SERVICES DE RESEAU

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200278316 A2-A3 20021003 (WO 0278316)
Application: WO 2002EP2813 20020313 (PCT/WO EP0202813)
Priority Application: EP 2001107141 20010322

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI
SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 21123

Fulltext Availability:
Claims

Claim

... starts with a special start-period (website 28). Bit 6: If set to 0, a " period of grace " does not apply, if set to 1 a period of grace applies after the prepaid account has been depleted. Bit 7: If set to 0, global...mode. 35 Bit 6: If set to 0, the user is currently not in a " period of grace ", if set to 1 the user is currently in the period of grace (he sees only website 32).

- 33

Bit 7: If set to 0 the user is...

...chosen to be in one of the following accounting units: local currency of the user, another currency, bonus points of a customer loyalty program, bonus points that can be purchased or otherwise acquired... system owner has configured it in that way, the user can be given a last period of grace during which he is being warned of imminent disconnection and be given a last chance...

...warning of imminent disconnection and of recharging his prepaid account (website 32). If the last period of grace goes by without the account being recharged, the user will be disconnected from the service...

11/3,K/4 (Item 2 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00519381 **Image available**

SYSTEM AND METHOD FOR TRACKING AND ESTABLISHING A PROGRESSIVE DISCOUNT
BASED UPON A CUSTOMER'S VISITS TO A RETAIL ESTABLISHMENT
SYSTEME ET PROCEDURE DE SUIVI ET D'ETABLISSEMENT D'UN RABAIS PROGRESSIF LIE
AU NOMBRE DE VISITES FAITES PAR UN CLIENT A UN COMMERCE DE DETAIL

Patent Applicant/Assignee:

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Inventor(s):

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VAN LUCHENE Andrew S,
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CHUPREVICH John,
ALDERUCCI Dean,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9950733 A2 19991007

Application: WO 99US6597 19990325 (PCT/WO US9906597)

Priority Application: US 9849297 19980327; US 98166267 19981005

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE
GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK
MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU
ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH
CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW
ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 26742

Fulltext Availability:
Detailed Description

Detailed Description

... controller may further communicate the updated discount to a POS terminal which applies the updated **discount** to the customer's current transaction.

The determination of the **customer rating** may be based on (i) the transaction price of one or more transactions; (ii) the...

...since the customer's last transaction at the 1 5 business. The determination of the **customer rating** may affect (i) the **discount** increment from the current **discount** to an updated **discount** ; (ii) the maximum discount allowed; (iii) the length of the **grace period** , before the current discount is decreased; and/or (iv) the transaction frequency requirement, i.e...by larger increments; (ii) the possibility of higher maximum discounts; and/or (iii) a longer **grace period** before the **discounts** are reduced or eliminated.

The present system rewards customers based on their **customer rating** . The

customer rating allows the business to identify the more profitable customers. The customer rating may be determined...transaction per week in order to increase the discount of the customer, and (ii) a **grace period** of two weeks before the decreasing the **discount** of the customer. Accordingly, a **customer** with a **customer rating** of "A" that

40 .

completes a transaction one-and-a half weeks after his last...

...not have his discount increased but will not be penalized with a decrease of his **discount** . The conditions associated with different **customer ratings** in table 2440 consist of (i) a minimum number of transactions per time period (e...

...2442, 2444, and 2446, each of which defines a benefit and conditions associated with a **customer rating** of the progressive **discount** system. It will be understood by those skilled in the art that the table 2440...

...the entries 2442, 2444 and 2446, which specify (i) a customer rating 2450, (ii) a **grace period** 2452, (iii) a transaction frequency 2454, and (iv) a transaction price 2456.

Referring now to...

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